CANADA·MANITOBA
Crop Insurance

Annual Report 1984-85

The Manitoba Crop Insurance Corporation

* For the year ending March, 1985

Agriculture Canada

Manitoba Agriculture

CANADA·MANITOBA
Crop Insurance

The Manitoba Crop Insurance Corporation
3rd Floor
25 Tupper Street, North
Portage la Prairie, Manitoba
R1N 3K1

Refer to:

June 30, 1985.

To the Honourable Bill Uruski,
Minister of Agriculture,
Winnipeg, Manitoba.

Dear Sir:

Presented herewith is the Twenty-Sixth Annual Report of The Manitoba Crop Insurance Corporation for the fiscal year ended March 31, 1985.

Respectfully submitted,

F.A. Tufford.

F.A. Tufford.
Chairman.

Twenty-Sixth Annual Report of The Manitoba Crop Insurance Corporation

Board of Directors

F.A. Tufford, Chairman
P.A. Rattai, Vice-Chairman
M.J. Sotas
N.H. Huminicki
W.D. Sloane

Officers

R.G. Dalgliesh, B.S.A., M.B.A.,
General Manager and Board Secretary
D.E. Forsberg, B.S.A., M.Sc.,
Assistant General Manager and Director of Field Division
M.J. Gagne, C.M.A.,
Director of Finance & Administration
H.R. Nelson, B.S.A., M.Sc.,
Director of Research & Planning
J.B. Hughes, LL.B., Q.C.,
Legal Counsel

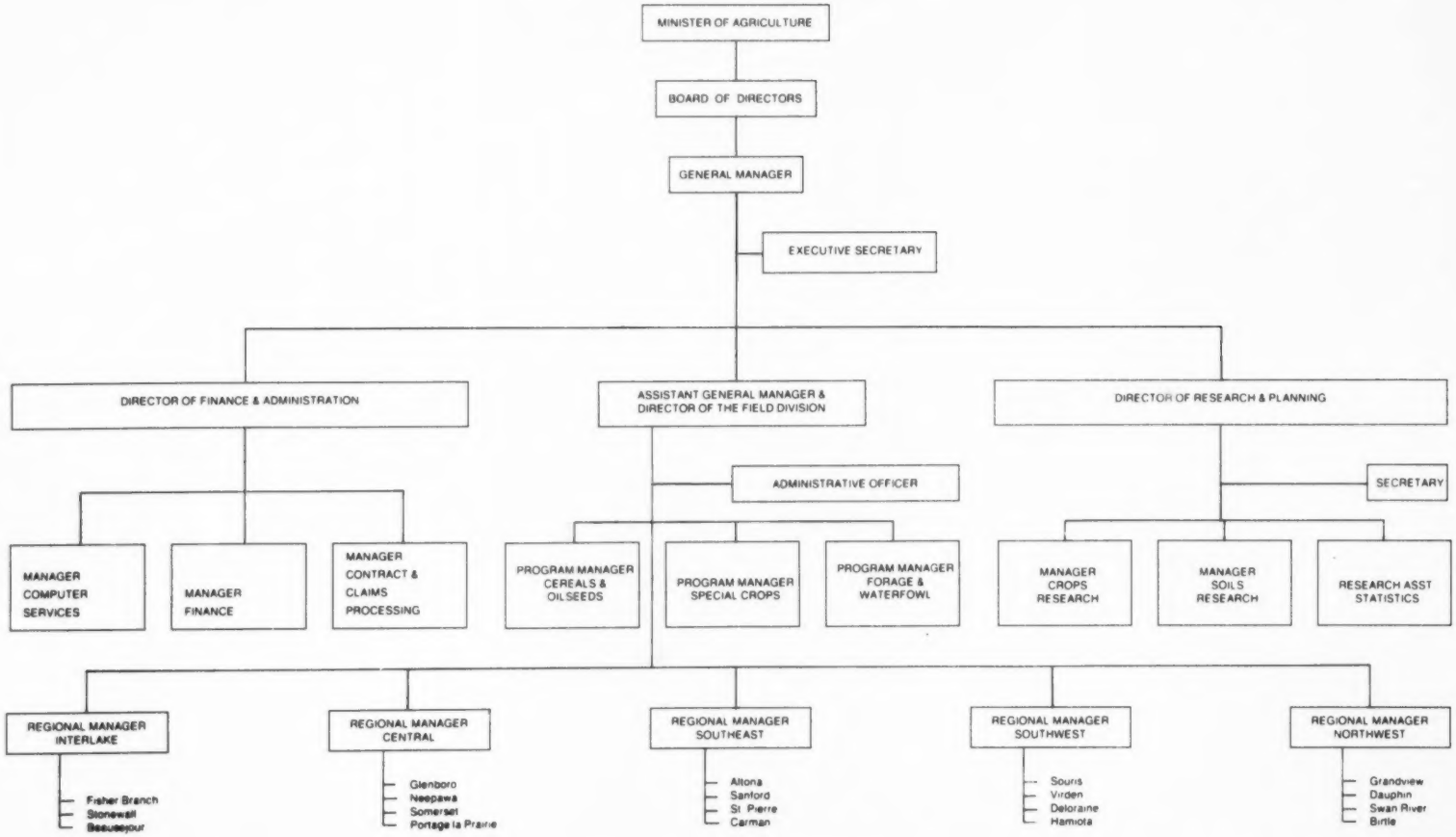
Objectives

1. To provide an opportunity to Manitoba farmers to protect their cash investment in their seeded crops from all uncontrollable natural hazards, thereby increasing the income of insured farmers in years when they suffer a crop loss and increasing the income of the entire rural economy in years when widespread crop loss occurs.
2. To provide an opportunity to Manitoba livestock producers in designated municipalities to protect their investment in their livestock operation in those years when hay crops are poor due to uncontrollable natural hazards.
3. To provide additional hail insurance coverage on a spot loss basis as a service to farmers enrolled in the all-risk program.
4. To provide a loss adjusting service to the Department of Natural Resources which administers a compensation program for farmers who suffer crop losses due to certain species of wildlife and to administer a compensation program, on behalf of the Canada and Manitoba Governments, to farmers who suffer crop losses due to migratory waterfowl.

Board Meetings

Twelve meetings of the Board of Directors were held.

Organization Chart
The Manitoba Crop Insurance Corporation



Financial Contributions by Governments of Canada and Manitoba

The Government of Canada provides financial assistance to the Canada-Manitoba Crop Insurance Program by contributing 50 per cent of the total premium required each year. The Federal Government's contribution to this program totalled $15,291,019 for the 1984/85 fiscal year.

The Government of Manitoba contributes all of the administration costs, which totalled $4,042,598 for the 1984/85 fiscal year.

General Manager's Report

The 1984/85 fiscal year was one of considerable change and accomplishment for the Corporation.

A review of the Corporation's program was completed. Meetings with farmers in various areas were completed in April, 1984, and new program proposals finalized. These were approved by the Board of Directors and subsequently approved by the Provincial and Federal Governments for implementation in the 1985 crop year.

The major program changes for the 1985 crop year are as follows:

— all basic coverages to be established at 70% of the adjusted long term average yield

— three price per bushel selections for establishing coverages and premiums

— establishing a 25% surcharge or discount on basic premiums based on frequency and amount of losses

The most significant result of the change is to increase bushel coverage levels for most farmers. Moving everyone to the equivalent of 70% of average yields and shortening the base period to better recognize present day technology has resulted in significantly increased coverage.

By March, 1985, agents had explained the program to most insured farmers and it was evident that the changes were being well received. Increased farmer participation and increased insured acres are expected for 1985.

The 1984 crop year was the 25th year crop insurance was available to Manitoba farmers. To celebrate the occasion, a small reception was held in Melita on July 18, at which 12 farm families from the R.M. of Arthur were invited to attend. All had been continuously insured since 1960. Mr. Grant Andrews of Coulter was singled out for special recognition because he carries contract number four, the lowest number still in active use. Since Manitoba was the first province to develop a Crop Insurance Program, Mr. Andrews has the distinction of being the farmer insured for the longest period of time in all of Canada.

Under the all-risk program, acres insured in 1984 increased by 6.6 per cent from the previous year. The 5.2 million acres insured carried a total liability of $355 million and resulted in premium billings to farmers of $15 million. Indemnity payments totalled $29.5 million which resulted in a 98 cent payout for every $1.00 in premium income (including Federal Government contributions).

Of the 14,087 farmers insured, a total of 5,117 (36.3%) received at least some payment from the program. The largest single cause of loss was hail under the Hail Spot Loss Program from which $10,052,000 was paid.

The Corporation also established a new Livestock Feed Security Program as a means of providing assistance to insured livestock producers in years when hay crops are poor. In 1984, a total of 19,085 cattle were insured on 385 farms within the seven municipalities initially enrolled in the program. The program has been well received and will be available to 22 municipalities in 1985.

The Corporation also undertook to review the delivery of its program to farmers. The administrative structure of the Corporation was altered to increase the authority and decision making in regional and agency offices. Changes in procedures were implemented to speed up the flow of claims through the system. Early results are most encouraging as the number of days required to pay claims was reduced by 16.5 days and cost to adjust claims by $4.10.

The Corporation has started a comprehensive Systems Review that involves reviewing all forms and procedures of the Corporation. Some changes are being implemented for the 1985 crop year, while others will not be implemented until 1986 or 1987. A new computerized system will be in place for the 1987 crop year, at which time the major changes will be in place. The review and implementation is being undertaken and managed by permanent staff of the Corporation.

The Corporation has also significantly increased its communication effort to ensure farmers are fully aware of the various features of the program. Paid advertisements and responses to media enquiries by both head office and regional staff has helped farmers to better understand the program. The radio has been identified as the most cost effective means of communicating with farmers.

The 1984 crop was considered better than average but there were numerous individual farmers and regions that had poor crops. Hail storms were more frequent and more severe than normal. Total payouts under the all-risk, livestock feed security and the two hail programs amounted to $38.3 million compared to $35.0 million in premium billings.

Features of the Canada-Manitoba All-Risk Crop Insurance program In 1984

1. **Crops Insured:**

   Red spring wheat, utility wheat, amber durum wheat, oats, barley, mixed grain, fall rye, buckwheat, flax, rapeseed, sunflowers, mustard, field peas, grain corn, sugar beets, potatoes, fababeans, lentils, canary seed, field beans, triticale, cultivated forage for hay production, silage corn and Forage Establishment Option. A Livestock Feed Security Program was introduced in 1984 in seven Rural Municipalities.

2. **Designated Perils:**

   Hail, drought, frost, excessive moisture, excessive rainfall, flood, wind (including tornado), disease (including rust) and pests.

3. **Options:**

   (a) Hail Spot Loss

   This benefit makes it possible for an all-risk contract holder to obtain adjustments for partial losses due to hail. Coverage per acre is limited to the all-risk coverage as determined from the Insured's seeded acreage report for each insured crop.

   (b) Unseeded Acreage Insurance

   Unseeded acreage insurance gives each Insured the option of taking out protection against the possibility of not being able to seed a crop on all the acreage intended for seeding by June 25 on account of excessive moisture.

4. **Additional (Part II) Hail Insurance:**

   This insurance program is offered by The Manitoba Crop Insurance Corporation to all-risk contract holders and is available for all crops insurable under the all-risk program. In 1984 there were five levels of coverage available for each crop. Basic premium rates are based on crop insurance risk areas rather than on a township basis, thereby providing more stable premium rates for the entire area.

5. **Calculation of Coverages and Premiums:**

   (a) Productivity Index

   A productivity index is used as the basis for calculating coverages on soils of varying productive ability. Premium rates are also affected by the productivity index. Premium rates tend to be higher on soils with a lower productivity index than on soils with a higher index. This is because the premium per acre is the same on all soils within the risk area, regardless of the productivity of the soil.

   (b) Risk Areas

   Manitoba has been divided into fifteen areas of similar risk on the basis of soils, climate, topography and history of crop production. Premium rates are established on a risk area basis and are based on two main factors — productivity of the soil and history of crop production in the risk area.

6. **Flexible Level of Coverage:**

   For the 1984 crop year the base period for determining long term average yields was 25 years or less. Coverage levels were established at 50, 60 and 70 per cent of the long term average yield, except in the case of sugar beets and potatoes where coverage was established at 60, 70 and 80 per cent of the individual grower's ten year average yield.

7. **Individual Crop Insurance Coverage Adjustment Based On Each Insured's Own Crop Insurance Record:**

   Each new Insured coming into the program for the first time is assigned the basic average coverage. The experience the Insured accumulates in the program dictates how coverage will be adjusted. Low losses or no losses show favourable experience and the Insured's coverage is adjusted upward. Consistent claims and high losses result in the Insured either staying at basic coverage or having coverage adjusted downwards.

8. **Premium Discounts:**

   (a) Experience Discount

   For the 1984 crop year, premium discounts to a maximum of 50% were in effect, on a graduated basis, for farmers who had few or no indemnity claims. Farmers who did have claims lost discounts or were maintained at the basic premium.

   (b) Acreage Size Discount

   For the 1984 crop year a discount of 5 per cent on the gross premium was allowed when the total acreage insured on a unit was 300 acres or more.

9. **Crop and Acreage Requirements:**

   Two crops or more must be insured with a total of not less than 50 acres; however, where all crops planted are insured, the total acreage must be at least 10 acres. If only potatoes are insured, the acreage must be at least 4 acres, or if only sugar beets are insured, the acreage must be at least 3 acres. Forage acreage must be at least 20 acres to qualify for coverage under the forage crop for hay production program.

10. **Coverage Increases In Stages:**

With the exception of potatoes and sugar beets, coverage applies in two stages. Crops destroyed or damaged prior to June 25 are covered at 50% of full coverage. After June 25, crops are covered at 100% of full coverage. With potatoes and sugar beets, coverage increases in three and four successive stages respectfully which correspond with increased cash investments made by the insured farmer.

11. **Reseeding Benefit:**

This benefit has been brought into the program to compensate the Insured for having to reseed due to natural hazards. With the exception of sugar beets, the Insured can receive 25% of the full coverage on the originally seeded crop providing that the parcels of land are at least 20 acres in size. The original crop must be destroyed and the reseeded crop must be eligible for and covered by crop insurance. Sugar beets qualify for 15% of full coverage on parcels of 20 acres or more.

12. **Crop Adjustments:**

Claims for individual crops are adjusted separately. Insureds receive indemnity payments based on the difference between their coverage and the amount of harvested production. If applicable, harvested production is discounted if the crop is of poor quality.

If all the crop is lost prior to harvesting, the claim can be finalized immediately. If only part of the crop is damaged and the farmer wishes to put the land to another use, the acres to be destroyed will be appraised to determine the production still remaining on those acres. Once the remaining crop has been harvested, the appraised production on the destroyed acres are combined with the harvested production to determine if a claim is payable.

13. **Landlord Insurance:**

Crop insurance is available to a landlord who rents on a crop share basis. The tenant must also be insured.

14. **Quality Guarantee:**

If the grade of the farmer's harvested crop is below the guaranteed grade for that crop, the harvested yield is factored downward in proportion to the difference in value of the harvested grade and the guaranteed grade.

The guaranteed grades for the insurable crops are set out in the Final Seeding Date table under the heading Safeguards for Excessive Risk Caused by Late Seeding.

15. Safeguards For Excessive Risk Caused by Late Seeding:

1984 Final Seeding Dates For Accepting Liability

Crop	Guaranteed Grade	Date
Wheat — Red Spring	#2 C.W.R.S.	June 20
— Amber Durum	#3 C.W.A.D.	"
— Utility	#1 C.U.	"
Oats	#1 Feed	"
Barley	#1 Feed	"
Mixed Grain	55 kg/hl	"
Flax	#2 Canada	"
Mustard	#1 Canada	"
Sunflowers	#1 Canada	June 10
Buckwheat	#3 Canada	June 25
Field Peas	#3 C.W.	June 10
Sugar Beets	125 kg Sugar/t	June 15
Lentils	#2 Canada	June 1
Fababeans	#3 Canada	May 25
Fall Rye	#3 Canada	Sept. 25
Field Beans	#1 Canada white	Area "A" — June 5
	#2 Canada black pinto	Area "B" — June 1
Grain Corn	#3 C.W.	Area "B" — May 25
		Area "A" — June 1
Potatoes	Marketable Prod.	early maturing — June 15
		late maturing — June 5
Rapeseed	#1 Canada	Argentine — June 10
		Polish — June 25
Silage Corn	35% Dry Matter	Test Area May 25
		Eligible Area June 10
Canary Seed	Less than 4% Hulled.	June 10
Triticale	#2 Canada	June 10
Forage Establishment Option		
Spring Seeded		June 10
Fall Seeded		Aug 1-31

Monthly Summary of Precipitation April - October 1984

	Western Manitoba[1]	West Red River Valley[2]	East Red River Valley[3]	Interlake	Dauphin	Swan River
Number of Days With At Least a Trace of Precipitation						
April	8.0	10.0	7.0	8.0	13.0	14.0
May	13.0	12.0	9.0	12.0	17.0	17.0
June	15.0	17.0	14.0	12.0	12.0	12.0
July	12.0	14.0	13.0	14.0	12.0	11.0
August	9.0	10.0	7.0	10.0	10.0	12.0
September	16.0	14.0	12.0	14.0	16.0	17.0
October	17.0	16.0	14.0	20.0	17.0	16.0
Total Precipitation in Millimetres						
April	61.4	62.5	46.7	55.2	76.6	56.8
May	19.4	30.8	30.9	47.3	62.7	76.7
June	73.3	144.4	152.6	132.3	123.8	115.2
July	30.7	39.7	69.0	33.8	29.1	20.6
August	16.5	58.0	27.1	33.1	14.5	99.4
September	69.8	50.8	35.9	74.5	96.7	109.0
October	118.4	110.2	109.0	117.6	87.5	44.0
Percentage of Normal Precipitation						
April	186.8	152.7	119.5	151.0	240.0	249.0
May	43.8	48.0	47.8	91.7	132.0	180.0
June	94.3	187.5	187.5	163.3	143.0	145.0
July	46.3	52.3	86.3	55.0	45.0	30.0
August	25.8	83.7	37.5	48.0	23.0	151.0
September	136.7	99.5	64.3	130.0	164.0	203.0
October	362.0	366.3	318.5	354.0	303.0	167.0
Average Monthly Temperature Difference from Normal in Degrees Celsius						
April	3.1	3.5	3.7	4.0	4.1	4.6
May	-1.2	-1.0	-.8	-1.3	-1.4	-1.9
June	.3	.2	-.1	.9	.8	—
July	.3	.2	-.3	.6	.3	1.1
August	2.7	2.7	2.7	3.1	2.7	2.8
September	-2.9	-1.9	-1.8	-1.6	-2.1	-1.7
October	-.9	0	1.2	.3	-1.2	-1.1

NOTES:

1. *Average of four Climatological Stations: Brandon C.D.A., Hamiota, Birtle, Pierson.*
2. *Average of four Climatological Stations: Portage la Prairie A, Morden C.D.A., Morris, Winnipeg International Airport.*
3. *Average of four Climatological Stations: Emerson, Sprague, Steinbach, Beausejour.*
4. *Average of three Climatological Stations: Ashern, Arborg, Gimli.*

1984 Crop Conditions

Soil moisture conditions in the spring of 1984 were only adequate for initial crop growth. The 1983/84 winter was the third driest on record with precipitation levels of only half the long-term average. Subsoil moisture levels were only fair, particularly in the Southwest and Central Regions. Pasture and hay crops were generally rated from poor to fair in all but the Eastern Region.

A severe snowstorm and low temperatures in the province the last week of April halted field operations and caused some crop damage, particularly in the Central Region where up to 50 per cent of the crop had been planted. The cool temperatures and generally poor seeding conditions persisted throughout most of the province until mid-may. These poor seeding conditions and high moisture levels persisted until the end of May in the North-west and Northern Interlake Regions. By this date virtually all the cereals and 40-90% of the intended oilseed crop area had been sown in all other regions.

Frost damage was reported in most of the Central Region the last week of May. It caused severe damage on some fields of peas. Strong winds during the first week of June caused moderate soil erosion in the Southwest, Central, Northwest and Eastern regions with some damage to crops. Soil moisture deficits were starting to show up in the Southwest Region. The Northwest Region had not seeded 10% of the intended area by mid-June due to wet conditions. Grasshoppers were starting to show in the Virdin, Melita, and Souris Regions by this date. Three severe hail and windstorms in the Elie, west-Roblin and Rapid City areas caused extensive damage, with up to 165 mm of rain in the Elie area.

The Southwest Region was starting to become very dry by the end of June with both topsoil and subsoil moisture being poor. On July 8 a severe hailstorm caused millions of dollars damage in a two-township area around Brunkild. A tornado caused extensive damage in the St. Claude area the same day. There was also severe hail damage in the St. Pierre and Sprague areas.

By mid-July the Southwest Region was urgently in need of rain, with crops such as barley and rapeseed showing the most stress. About half the cereals were in head, 50 per cent of the flax beginning to boll, and most of the special crops in bloom. There was an outbreak of midge in the Swan River area.

Grasshoppers became more severe towards the end of July in the Southwest Region as pasture and hay fields continued to deteriorate. Some crop fields were used for pasture in the drier areas of the region. The crop most severely affected by the drought was barley.

All regions of the province experienced hot dry weather in July and August causing drought stressing of crops in some areas and resulted in an acceleration in the overall rate of crop maturity. Harvesting operations began approximately twelve to fourteen days ahead of the long term average date. Heat stressing was most severe in the cereals in the Foxwarren-Souris-Boissivain areas of the Southwest Region and the Russell-Roblin areas in the Northwest Region.

Harvesting of cereal crops was virtually complete in the Southwest, Central and Eastern Regions by mid-September and only about 70 per cent complete in the Northwest and Interlake Regions. Only 2 per cent of the grain corn in the Central Region was harvested by this date. Yields were above 1983 levels in all but the Southwest Region. Fall tillage throughout the province was delayed due to extremely dry soil conditions. The South-western Region and some parts of the Interlake were the only areas which had significant shortages of feed for livestock.

In 1984 the major cause of loss was drought which accounted for 60.5 per cent of the total losses for the year. Excess moisture and wind accounted for 9.1 per cent and 8.6 per cent respectively, of the losses. This does not include losses paid under the Hail Spot Loss Option or indemnities paid for losses due to excess moisture under the Unseeded Acreage Program. Heaviest losses occurred with buckwheat where 78.7 per cent of the insured acres were damaged, followed by mustard, sunflowers, grain corn and triticale where 48.2 per cent, 36.0 per cent, 34.2 per cent and 32.5 per cent respectively, of the insured acres were damaged. The crops with the lowest percentage of damaged acres were red spring wheat with 8.5 per cent and field beans with 3.3 per cent of the insured acres damaged. The following two tables summarize the causes of loss and the per cent of insured acres damaged by crop and by cause of loss for 1984.

1984 Causes of Loss All Crops — All Province

Cause	Dollar Loss*	Per cent of Total Loss
Drought	10,573,866	60.5
Excess Moisture	1,591,708	9.1
Wind	1,494,607	8.6
Insects	1,160,131	6.6
Hail	1,153,102	6.6
Heat	1,002,923	5.7
Frost	278,320	1.6
Soil Crusting	80,491	0.5
Disease	56,746	0.3
Miscellaneous	90,556	0.5
All Causes	17,482,451**	—

* *Does not include losses due to hail spot loss or unseeded acreage which are designed to cover a specific loss and are outside of the all-risk total production guarantee. A separate premium is charged for each of these options.*

** *Preliminary data.*

Canada-Manitoba Crop Insurance Program 1984 Experience

Crop	Damaged as Per cent of Insured Acres	Major Causes of Loss by Crop Indemnity as Per cent of Total Indemnity Loss*					
Buckwheat	78.7	Drought	(37.7)	Heat	(15.8)	Excess Moisture	(15.7)
Mustard	48.2	Drought	(60.1)	Wind	(22.1)	Hail	(8.6)
Sunflowers	36.0	Drought	(57.0)	Wind	(14.4)	Insects	(7.7)
Grain Corn	34.2	Drought	(47.2)	Insects	(20.2)	Wind	(12.8)
Triticale	32.5	Drought	(82.4)	Excess Moisture	(14.8)	Hail	(1.5)
Oats	32.1	Drought	(72.4)	Insects	(12.2)	Excess Moisture	(5.1)
Mixed Grain	29.3	Drought	(68.0)	Insects	(12.2)	Heat	(7.2)
Fababeans	25.6	Drought	(68.9)	Insects	(12.1)	Heat	(6.6)
Rapeseed	23.9	Drought	(58.1)	Wind	(17.0)	Excess Moisture	(7.8)
Silage Corn	19.0	Drought	(81.2)	Insects	(5.3)	Hail	(4.1)
Durum Wheat	17.2	Drought	(76.3)	Insects	(6.5)	Wind	(5.5)
Flax	15.4	Drought	(65.9)	Insects	(8.7)	Excess Moisture	(8.2)
Lentils	13.0	Drought	(78.7)	Wind	(17.1)	Hail	(2.1)
Canary Seed	12.4	Drought	(43.0)	Excess Moisture	(43.0)	Hail	(10.4)
Fall Rye	12.0	Drought	(66.9)	Frost	(7.7)	Insects	(7.2)
Barley	11.5	Drought	(65.7)	Excess Moisture	(13.2)	Heat	(6.9)
Utility Wheat	10.3	Drought	(56.8)	Excess Moisture	(12.7)	Heat	(9.5)
Field Peas	10.3	Drought	(35.8)	Excess Moisture	(32.2)	Wind	(11.1)
Sugar Beets	10.0	Wind	(87.3)	Insects	(9.3)	Frost	(1.9)
Red Spring Wheat	8.5	Drought	(61.4)	Excess Moisture	(13.5)	Hail	(9.8)
Field Beans	3.3	Drought	(82.3)	Frost	(7.7)	Excess Moisture	(7.0)

**Does not include loss under the Hail Spot Loss or Unseeded Acreage Options*

Summary of Participation

During 1984, 14,087 (72.6 per cent) of the estimated 19,400 persons eligible for insurance had contracts in force — an increase of 1.8 per cent over the number insured in the previous year.

Year	Contracts in Force	Per Cent Participation	Year	Contracts in Force	Per Cent Participation
1960-61	2,472	38.1	1973-74	13,585	57.3
1961-62	3,654	39.9	1974-75	13,878	58.9
1962-63	4,413	48.2	1975-76	14,199	60.3
1963-64	5,142	50.3	1976-77	14,583	63.5
1964-65	6,141	49.8	1977-78	18,016	80.4
1965-66	8,610	47.3	1978-79	15,950	73.0
1966-67	12,915	44.7	1979-80	14,275	67.0
1967-68	14,116	48.2	1980-81	14,176	68.8
1968-69	14,481	59.1	1981-82	14,633	68.8*
1969-70	14,236	58.5	1982-83	14,087	68.3**
1970-71	13,669	56.5	1983-84	13,837	69.2**
1971-72	13,233	55.1	1984-85	14,087	72.6**
1972-73	11,945	50.0			

* *Based on 1981 Statistics Canada estimates of farmers growing eligible crops.*

** *Assumes farm numbers decreased by 3 per cent annually from 1981 census.*

Summary of Premiums Received and Indemnities Paid

	Farmers' Share of Premium	Calculated Premium	Indemnities Paid	Accumulated Loss Ratio
	$	$	$	
1960-61	255,487.33	319,359.16	87,082.62	.27
1961-62	434,782.96	543,478.70	1,586,405.96	1.93
1962-63	684,249.32	855,311.65	531,503.82	1.28
1963-64	816,901.42	1,021,126.77	1,242,164.72	1.25
1964-65	940,990.35	1,176,237.93	279,343.44	.95
1965-66	1,296,463.67	1,620,579.58	398,792.86	.74
1966-67	1,756,916.97	2,196,144.96	796,359.58	.64
1967-68	2,065,443.42	2,753,924.56	729,116.62	.54
1968-69	2,324,400.17	3,099,200.23	2,288,456.09	.58
1969-70	1,945,210.01	2,593,613.34	3,726,865.42	.72
1970-71	1,505,169.60	2,006,892.80	2,061,453.99	.75
1971-72	2,187,302.66	2,916,403.54	1,018,391.38	.70
1972-73	1,895,837.31	2,527,783.08	983,097.98	.67
1973-74	2,135,628.65	4,271,257.30	2,216,532.99	.64
1974-75	2,846,582.08	5,693,164.16	8,299,434.60	.78
1975-76	4,785,416.42	9,570,832.84	9,338,852.32	.82
1976-77	5,630,841.95	11,261,683.90	8,881,807.46	.81
1977-78	9,384,728.63	18,769,457.26	5,590,626.17	.68
1978-79	8,273,606.39	16,547,212.78	6,445,393.25	.63
1979-80	8,355,799.19	16,711,598.38	11,177,129.50	.64
1980-81	9,763,057.22	19,526,114.44	55,288,685.65	.98
1981-82	12,035,890.51	24,071,781.02	18,770,255.07	.95
1982-83	13,256,058.66	26,512,117.32	22,600,352.08	.93
1983-84	13,329,863.46	26,659,726.92	22,297,580.28	.92
1984-85	15,028,396.00	30,056,792.00	29,543,011.70	.93

The calculated premium represents the farmers' share plus the Government of Canada contribution.

Canada-Manitoba Livestock Feed Security Test Program

The Livestock Feed Security Test Program was available in 1984 in the Rural Municipalities of Brokenhead, Coldwell, Eriksdale, Rossburn, St. Laurent, South Norfolk and Wallace.

The program is designed to offer insurance protection to livestock producers who must contend with poor hay crops that occur on a periodic basis.

All livestock producers who overwintered cows on a home quarter within the test municipalities were eligible to insure.

Coverage was available in dollars per cow ranging from a minimum of $60 to a maximum of $220 per cow.

The Government of Canada and participating farmers each pay one half of all premium costs, while the Government of Manitoba pays all administrative costs.

Livestock Feed Security Test Program Experience

Municipality	Contracts	Dollar Coverage	Farmer Premium	Average Cows Per Contract	Average Coverage Per Cow	Per cent of Normal Crop	Per cent Payout	Total $ Indemnity
S. Norfolk	59	500,620	17,169.25	55	$158	79	0	0
Rossburn	40	256,720	8,804.23	37	176	55	30	77,016.00
Brokenhead	30	144,120	4,943.61	35	139	124	0	0
St. Laurent	35	359,760	12,339.52	51	202	42	56	201,465.60
Coldwell	84	1,089,200	37,357.73	63	207	61	18	196,056.00
Eriksdale	56	641,780	22,011.39	59	195	46	48	308,054.40
Wallace	82	428,060	14,680.89	38	139	43	54	231,152.40
Total —	386	3,420,260	$117,306.62	50	$179		30%	1,013,744.40
Federal Share			$117,306.62					
			$234,613.24					

Additional (Part II) Hail Program

In 1984, Additional (Part II) Hail insurance coverage was offered to all-risk contract holders for the fifteenth consecutive year. Some 6,079 farmers carried this insurance which represents 44.1 per cent of those who seeded insured crops.

A total of 2.7 million acres were insured and carried a total liability of $178.5 million. Premium billings totalled $4.6 million which amounts to 2.6 per cent of the liability.

Of the 6,079 farmers insured, a total of 1,100 (18.1 per cent) received indemnity cheques amounting to $7,728,089. For every premium dollar billed, $1.68 was paid in settlement of claims.

Summary of Premiums Received and Indemnities Paid

	Premium Earned	Indemnities Paid	Accumulated Loss Ratio
1970-71	114,298.29	112,830.73	.99
1971-72	279,918.78	80,115.04	.49
1972-73	270,917.12	70,473.72	.40
1973-74	550,019.03	616,955.74	.72
1974-75	684,576.77	423,160.85	.69
1975-76	902,833.45	1,239,490.88	.91
1976-77	1,029,237.80	1,197,152.76	.98
1977-78	1,261,470.79	1,231,459.60	.98
1978-79	1,700,062.19	1,825,162.41	1.00
1979-80	1,683,214.65	997,933.30	.92
1980-81	1,552,265.42	1,042,709.39	.88
1981-82	2,273,062.75	2,266,443.64	.90
1982-83	3,196,098.48	2,557,615.60	.88
1983-84	3,520,848.66	3,038,093.36	.88
1984-85	4,603,874.08	7,728,089.16	1.03

Communication with the Farm Public

1. The Corporation has made a significant shift in its communication approach during the past year. Discussion with field staff and farmers indicated that the Corporation should utilize the radio much more than it has in communicating with farmers and less on direct mail. This approach has been successful in increasing farmer awareness and understanding of the program.

2. The Corporation continues to rely heavily on direct mail to farmers for things like the Seeded Acreage Report, Additional (Part II) Hail Applications, Grain Stored on the Farm Prior to Harvest and others. The Corporation is reviewing its forms and procedures to simplify them as much as possible and to combine or eliminate mailings wherever possible.

3. Agents of the Corporation met with 10,269 insured farmers to explain program changes to them in January, February and March of 1985. The program changes have been well received by farmers and the "one on one" explanation was very useful in ensuring the changes were not misunderstood.

4. Sales staff of the Corporation met with 3,900 farmers to sell the Livestock Feed Security Program in the 22 municipalities where the program is available in 1985. The sales period was February and March and was considered very successful. Approximately 53% of the eligible cows were signed up for coverage.

5. Two newsletters were distributed during the year. Both were designed to explain features of new programs such as the Livestock Feed Security Program and the changes in the All-Risk Program. One newsletter was distributed to all Manitoba farmers.

6. A number of brochures were prepared to explain various aspects of the program. A brochure entitled "All-Risk Crop Insurance — 1985" outlined the various features of the All-Risk Program. Other brochures explained specific programs as follows:

Waterfowl Crop Damage Compensation
Livestock Feed Security Test Program
Hail Rates — 1985
Soybeans — 1985
Pedigreed Timothy Seed — 1985

7. The Crop Insurance Calendar listing important crop insurance dates was prepared by Agriculture Canada and distributed to all Insureds, potential customers and interested organizations and businesses.

8. Members of the Crop Insurance staff attended the Weed Fairs in Brandon and Winnipeg. The Crop Insurance display was designed to provide information to farmers, particularly those not already involved with the program.

Communication with Various Organizations

1. The Corporation meets with officials of the Crop Insurance Division of Agriculture Canada and Crop Insurance Corporations of other provinces on a regular basis to exchange information on programs, policies and administrative approaches. Travel restrictions keeps these meetings at a minimum but they are important to ensure that the program and administration are current and progressive.

2. The Corporation recognizes the need to have close liaison with farm organizations. A reorganization of the Field Division in head office has established three positions with responsibility on a commodity basis. This is designed, in part, to increase the Corporation's ability to liaise with appropriate farm organizations.

3. At the end of the fiscal year (March, 1985), the Board of Directors was arranging a number of meetings with various farm groups to discuss the Livestock Feed Security Program.

4. The General Manager and others have also attended a number of meetings of Manitoba Agriculture staff to make them aware of changes in the Crop Insurance Program.

5. The Corporation maintains a comprehensive data base on crop production and farming practices for various regions of Manitoba. This information is aggregated from questionnaires completed by approximately 9,300 insured farmers each year. Staff of the Research Division have met with representatives of various Government and University Departments to make this information available where appropriate. Great care is taken to ensure confidentiality of individual producer information.

Field Operations Division

Staff —

Head Office

D.E. Forsberg — Assistant General Manager and Director of Field Division
A.J. Godard — Program Manager/Cereals and Oilseeds
E.H. Mazinke — Program Manager/Special Crops
G.B. Murkin — Program Manager/Forage and Waterfowl

Regional Managers

Area I	— H.F. Popoff	— Stonewall
Area II	— W.J. Moffat	— Sanford
Area III	— H.A. Hamilton	— Glenboro
Area IV	— C.C. McLean	— Virden
Area V	— W.J. Wowchuk	— Dauphin

Area Agents

01	G.L. Loeppky	—	St. Pierre
02	B.D. Hildebrand	—	Altona
03	K.K. Porter	—	Carman
04	A.D. McPhee	—	Somerset
05	D.W. East	—	Glenboro
06	D.A. Benzie	—	Souris
07	L.B. Collier	—	Virden
08	G.R. Small	—	Portage la Prairie
09	C.L. Jessen	—	Sanford
10	L.E. Zieske	—	Beausejour
11	L.D. Ciszewski	—	Stonewall
12	T.K. Girling	—	Neepawa
13	K.L. Tiller	—	Hamiota
14	W.F. McKerchar	—	Birtle
15	T.K. Britton	—	Grandview
16	A.N. Kotyk	—	Dauphin
17	G.E. McClintock	—	Swan River
18	J.M. Park	—	Deloraine
19	R.G. Chekosky	—	Fisher Branch

ADJUSTORS ON CALL — 190

Activities

It is the responsibility of the Field Division to promote the program and service Manitoba farmers under the Canada-Manitoba Crop Insurance Program.

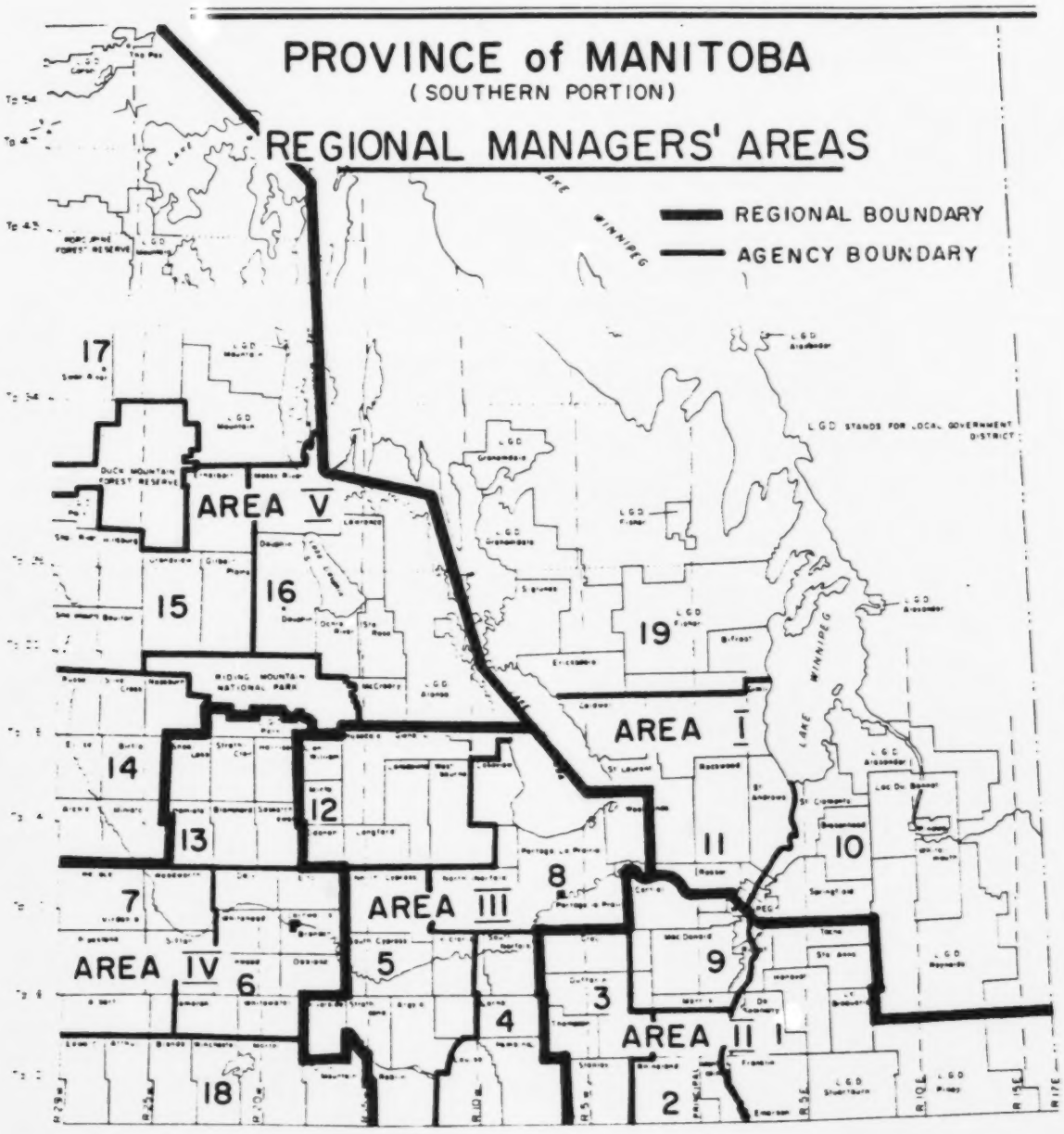
In order to carry out this responsibility, meetings throughout the year were held with the head office field staff, regional managers, agents, administrative secretaries, scrutineers and adjustors. Training sessions were also held to keep the servicing of contracts as efficient and uniform as possible through the entire province.

Seven Field Division meetings with management, head office personnel and regional managers in attendance, were held during the past year. Management and the head office people were updated on the following phase of work in the field:

- confirmations, sales and the farmer acceptance of the program
- number of claims and types of crop losses
- crop and moisture conditions
- projected workloads in crop loss areas

In addition, policy information and procedures were discussed with the regional managers in order that this information be relayed to the field agency offices.

- All adjustors attended a two day training session in Brandon on methods of appraising corp losses for the all-risk and hail programs.
- Training in adjusting crop losses of all phases and types was provided to all adjustors by the regional manager and agency personnel.
- Selected adjustors received training on appraising specific crops.
- Regional managers, agents and administrative secretaries attended area meetings to discuss methods or receiving seeded acreage reports from Insureds.
- A two day meeting was held in Portage la Prairie for head office field staff, research and managerial staff, regional managers, agents and administrative secretaries, to discuss the amendments to the 1985 program, confirmation and sales period.
- Regional Managers held a number of area meetings to ensure uniformity and program comprehension within their own areas.
- The Field Division, in co-operation with the Research Division, manned a Crop Insurance display booth at the Weed Fairs held in Brandon and Winnipeg, and the Corn Schools at La Broquerie and Morden.
- Agents and regional managers attended numerous one day farm meetings which were related to crop production as set up by Manitoba Agriculture.
- The Virden and Swan River area Weed Schools were attended by the local field staff.
- The Field Division, in co-operation with the Research Division had plant population test trials at three agency areas to study and research better methods of field appraising soybeans.
- Head office field staff attended the Manitoba Agronomist Meeting held at the University of Manitoba.
- The Annual Crop Insurance Meeting was held at Portage la Prairie. It was attended by head office staff, field regional managers, agents, administrative secretaries and out-of-province guests. The purpose of this meeting was to update and inform staff on product knowledge, to review methods, systems, program changes and to consider feedback on policy changes established by the Board of Directors.


PROVINCE of MANITOBA
(SOUTHERN PORTION)
REGIONAL MANAGERS' AREAS
REGIONAL BOUNDARY
AGENCY BOUNDARY
LGD STANDS FOR LOCAL GOVERNMENT DISTRICT
AREA V
AREA I
AREA III
AREA IV
AREA II
17
15
16
19
14
13
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7
5
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6
4
3
18
2
LAKE WINNIPEG
RIDING MOUNTAIN NATIONAL PARK
DUCK MOUNTAIN FOREST RESERVE
PEG

— A number of field staff attended formal courses on Staff Development and Training, which is provided by the Civil Service Commission.

Field Adjustments

The planting of the 1984 crop was completed at the optimum time with fair to good moisture conditions. The Riverton, Pine River, Bellsite areas had excessive moisture causing planting problems, and in some cases all intended acres were not seeded.

The Elie area received heavy rains in mid-June causing large areas of low lying field to be totally drowned out.

Harvested crops were generally above average east of a line from Portage la Prairie to Morden. West of the above line, crops were either average or below average due to late summer rainfall.

The extreme west portion of the province suffered severe drought and grasshopper damage resulting in very poor yields and a large number of post harvest claims.

1984 experienced the highest number of hail claims on record. Hail storms were very numerous, large in size, with extensive damage to growing crops.

Large hail storms occurred in the St. Pierre, Sanford, Carman, Somerset, Glenboro, Portage la Prairie, Souris, Virden, Grandview, Dauphin and Swan River areas.

The late summer lack of rainfall caused poor yields for potatoes, sugar beets and grain corn.

Grain corn yields were also reduced due to corn borer infestation.

List of the 1984 Field Adjustments by Stages

8 — 1983 overwinter claims required field inspections
974 — Stage I Unharvested (up to and including June 25)
560 — Reseeding Benefit
11 — Unseeded Acreage
4,831 — Hail Spot Loss
3,188 — Additional (Part II) Hail
1,739 — Stage II Unharvested (after June 25)
5,157 — Stage II Post Harvest
174 — Forage
2,364 — Claims cancelled or no indemnity
8 — Claims — not completely harvested

Summary of Inspections and Calls — 1984 Canada-Manitoba All-Risk Crop Insurance Program

	Area #1 H. Popoff	Area #2 J. Moffat	Area #3 H. Hamilton	Area #4 C. McLean	Area #5 W. Wowchuk	Total
General	462	1,077	1,739	2,622	2,035	7,935
H.S.L. Option	224	2,218	1,405	1,099	931	5,877
Miscellaneous	10	139	160	84	209	602
Additional (Part II) Hail Program	133	1,860	978	342	653	3,966
Waterfowl	25	1	7	8	31	72
Wildlife	35	14	61	50	85	245
	889	5,309	4,350	4,205	3,944	18,697

Grading Station Report

The Manitoba Crop Insurance Grading Station had an average year of activity regarding the grading of samples to finalize post harvest claims.

Three former grain buyers have been assigned to do this work for a period commencing September 1 with most grading completed by the end of December.

The following is a summary of the samples graded during the 1984/85 crop year:

Cereal Grains	3,231
Rapeseed	703
Flax	164
Buckwheat	91
Peas	71
Mustard	76
Fababeans/Field Beans	21
Lentils	6
Sunflowers	156
Canary Seed	14
Corn Research	13
Grain Corn	161
	4,707

Research Division

The Board of Directors and management of The Manitoba Crop Insurance Corporation are constantly concerned with the development of and improvement toward a sound crop insurance program to meet the needs of Manitoba farmers. It is the responsibility of the research division to provide reliable data and rational answers to crop insurance questions on which development and improvement of the program can be based. Complete and accurate statistics with regard to crop yields, weather and cropping practices are required to provide a statistically and economically sound program. These statistics establish the basis for determining accurate rates and coverages for each crop and for determining the proper relationships between crop coverages, soil types and risk areas. They also serve as the basis for revision by the Board of Directors of policies relating to the program when necessary.

The Manitoba Crop Insurance Corporation has twenty-five years of experience in some areas of the province and seventeen years in others. Actuarial calculations are therefore based on actual loss experience for the years in which the program has been operating plus losses based on the normal curve for missing years. The research division is accumulating and refining additional data to permit an increasingly accurate assessment of premiums required to offset crop loss payments.

For 1985, only one coverage level is being offered. This eliminates the premium rate differentials which existed between 50%, 60%, and 70% coverage levels. This change also makes it possible to offer the highest coverage level (either 70% or 80% depending on the crop) at a lower rate in most crops in most areas due to the larger and in some cases less bias population at the high level. Actual experience relative to the theoretical rate calculated from the loss cost formula was weighted according to the participation at each coverage level and used to factor the theoretical rate at 70%. This factored rate was used for all crops except wheat, potatoes and sugar beets. Potato and sugar beet rates were already fixed according to coverage level. Research Questionnaire yields were used to determine per cent loss in wheat. This method was used in order to account for the fact that the 25 year yields in wheat were corrected for technology. All other crops currently on a 25 year base period were converted to a 15 year base period to account for yield increases due to technology. Crops previously on a 10 year base period remained on the 10 year base.

To keep abreast of developments in crop insurance, the research division maintains contact with research workers in the U.S.A., other provinces in Canada and the Federal Crop Insurance Division in Ottawa. Information from these sources has been helpful in developing a sound crop insurance program for Manitoba.

Research Related to Premium Rate Structure

During the year, all data pertaining to the crops on which crop insurance coverage is presently offered were updated and analyzed. Data accumulated from the Research Questionnaires collected from insured farmers in the years 1961-1983 inclusive provided the basis for revision of the coefficients of variability for each of the crops — wheat, oats, barley, flax, fall rye, rapeseed, mustard, field peas, sunflowers, buckwheat, and grain corn in each risk area. The data also provided the basis for revision of coverage for each crop on each soil zone in each risk area.

Since the measure of variability in yield from farm to farm and the relative yields produced on the various soil zones are now based on yields reported by many hundreds of farmers, the rates and coverages for each crop should now be more accurate. With alfalfa, grasses and alfalfa mixtures, the questionnaire data has been collected for the years 1973-1983.

All 1983 claims were analyzed by crop, coverage level and risk area and actual losses both for quality and quantity were determined for incorporation into the annual crop rate structure for 1985. The rate structure for forage crops is based on theoretical loss calculations using the normal curve loss cost formula.

Calculation of Basic Coverages and Rates for 1985

Wheat

Coverage was based on 67% of the 25 year average yield corrected for technology on a risk area basis. The premium rate was based on questionnaire losses using a 10 year coverage assignment to simulate the yield increase due to technology.

The premium rate for wheat in Risk Area 15 was corrected based on the combined population of insured farmers plus non-insured farmers as surveyed by the Corporation and Manitoba Agriculture respectively. The premium rate for the combined population was 82% of the existing rate for the insured population. This factor was applied on a test basis in 1985 in an attempt to attract more producers into the program.

The coverage for utility wheat and triticale was established at 120% of hard red spring and durum wheat. The same premium rate was used for all wheats and triticale.

Oats, Barley, Mixed Grain, Flax and Rapeseed

Coverage was based on 70% of the 15 year average yield for each risk area. Premium rates were based on theoretical losses that would have occurred if coverage had always been at the 70% level.

As in wheat, the premium rate in Risk Area 15 was corrected for the combined population of insured and non-insured farmers. For oats the premium rate for the combined population was 108% of the existing rate for the insured population. In this case the increase in premium rate was the result of the increased variability of the total population. For barley, mixed grain, flax and rapeseed, the rates for the combined populations were 82%, 86%, 72% and 81% respectively, of the existing rate for the insured population only.

Mustard and Buckwheat

Coverage was based on 70% of a 15 year average on a district basis for mustard and an all province basis for buckwheat. The premium rates, as in previous crops, were based on theoretical losses at 70% corrected for actual experience on a weighted basis by coverage level.

Sunflowers, Field Peas, Grain and Silage Corn

Coverage was based on 70% of the 10 year average on an all-province basis for sunflowers, field peas and silage corn and on an area basis for grain corn. As in previous crops the premium rates were based on theoretical losses at 70% corrected for actual experience on a weighted basis by coverage level.

Lentils, Fababeans, Field Beans, Soybeans and Canary Seed

Coverage was based on 70% of the maximum years of data available on research questionnaires to achieve the best possible estimate of average yield. Since little actual experience was available on these crops, the theoretical rate at 70% was used to calculate premiums for these crops.

Fall Rye

Coverage for the crop planted in 1985 for harvesting in 1986 was based on 70% of the 15 year average yield on a district basis. Premium rates were based on theoretical losses at 70% corrected for actual experience on a weighted basis by coverage level.

These calculations at the respective coverage level for each crop in each risk area resulted in the determination of an average coverage and premium rate. The premium in dollars per acre for each crop in each area was determined by applying the established dollar value per tonne to the average coverage in tonnes per acre and then applying the calculated premium rate to the value of the coverage. The coverage was then determined for each soil rating in each risk area according to the yields indicated on the research questionnaires.

Premium and coverage information was passed on to the computer division where a personalized 1985 confirmation of insurance form and a customer fact sheet was printed for each Insured who held a crop insurance contract in 1984. The confirmation of insurance form indicates the Insured's 1985 coverage and dollar value according to their 1984 selection. A record of the Insured's land, loss ratio, years insured and loss years are also indicated on this confirmation.

This past insurance history determines the adjustment to the Insured's coverage. The customer fact sheet provides each Insured with a print-out of his individual coverage in tonnes and dollars per acre for each soil classification in his operation and for the crops selected on his contract. Premiums per acre for all-risk coverage as well as premiums per acre for hail spot loss are also provided on this sheet. The form is designed to permit the Insured to calculate his total coverage and premium according to seeding intentions.

Municipal Soil Rate Maps and Risk Area Basic Rate and Coverage Charts for 1985 were prepared to supply supervisors, agents, office staff and other interested government departments with required information.

Sugar Beet Insurance Program

(a) Sugar beet yield records for 1984 were obtained from the Manitoba Sugar Company.

(b) The average yield of each sugar beet grower in the province was recalculated to include the 1984 yield and coverage in tonnes per acre at the 80 per cent coverage level. The stages of coverage at this level were calculated for each individual grower for 1985.

(c) All 1984 sugar beet claims were analyzed to determine the actual loss per acre.

(d) The provincial average yield for the past ten years was revised and coverage calculated on this basis in order to offer coverage to sugar beet growers who do not have a record of sugar beet yields.

(e) A statement of premium and production guarantee in tonnes per acre for 1985, as calculated and printed by the computer center, was mailed to each sugar beet grower in the province together with an outline of the sugar beet insurance program for 1985.

Potato Insurance Program

Potato yields for 1984 were established for each insured potato grower. Coverage at the 80 per cent level and stages within this level was revised accordingly for each individual insured grower. All potato claims were analyzed and the actual loss per acre determined.

A statement of coverage and premium for 1985 was prepared and mailed to each insured potato grower together with an outline of the potato insurance program. The provincial average yield of the past ten years was revised and coverage calculated on this basis in order to offer coverage to potato growers who do not have a record of potato yields.

Cultivated Forage Crop Insurance Program

Coverage for the crop to be harvested in 1986 was based on 70% of the 1965-1983 yield information. Base yields were established for 1965-1972 using Manitoba Agriculture statistics. Yield information from 1973 to 1984 was based on yield questionnaires completed by insured farmers.

Premium rates were established on the basis of the normal curve and the loss cost formula, the same as in past years.

The Forage Establishment Option, first offered in 1981 was continued for 1985. This option provides coverage for failure to establish a stand due to natural hazards for Insureds with the forage option. Coverage levels are based on the type of forage planted and the method of establishment.

Unseeded Acreage Insurance Program

Although 1983 experience was favourable in all risk areas adding approximately $104,000 to the fund, the accumulated experience 1968-83 has resulted in a deficit of approximately $383,000. The accumulated loss ratios and loss cost ratios are 1.30 and 3.6% respectively.

In 1985, the base period used for the calculation of premium rates was revised from 25 years to 15 years, and coverage is offered at 80% only, with three dollar options. The 1984 risk area deductible summerfallow percentages have been recalculated adding on 1983 experience and dropping off 1979 experience.

Dollar Value for Insured Crops in 1985

Market values for all insured crops were reviewed and three dollar values were established for the guaranteed grades of each crop as a basis for determining premiums and indemnity payments in 1985.

The Insured has the option of selecting any one of the three dollar values for each crop.

1985 M.C.I.C. All-Risk Insurable Crops and Options

Insurable Crops	Guaranteed Grade	Dollar Option/t.		
		Low	Med	High
Barley	#1 Feed	$ 85	$100	$120
Buckwheat	#3 Canada	120	145	170
Canary Seed	Less than 4% Hulled	160	190	220
Corn — Grain	#3 C.W.	90	105	125
— Silage	35% Dry Matter	12	15	18
Fababeans	#3 Canada	120	140	160
Fall Rye — Harv 85	#3 Canada	90		130
Fall Rye — Harv 86	#3 Canada	90	110	130
Field Peas	#3 C.W.	120	145	170
Field Beans — White	#1 Canada	230	180	330
— Black & Pinto	#2 Canada			
Flax	#2 Canada	200	240	280
Lentils	#2 Canada	220	260	300
Mixed Grain	55 kg/hl	70	85	100
Mustard	#1 Canada	180	215	250
Oats	#1 Feed	70	85	100
Potatoes	Marketable Prod.	60	70	80
Rapeseed	#1 Canada	200	240	280
Soybeans	#2 Canada	180	220	260
Sugar Beets	125 kg/t	25	30	35
Sunflowers	#1 Canada	180	215	250
Pedigreed Timothy Seed	% Germ 70 or more	360	430	500
Triticale	#2 Canada	100	120	140
Wheat — Red Spring	#2 C.W.R.S.	110	130	150
— Amber Durum	#3 C.W.A.D.	110	130	150
— Utility	#1 C.U.	100	120	140

Insurable Options:

Unseeded Acreage:			(Dollars Per Acre)	
Soil Zones A-H		$ 15	$ 20	$ 25
Soil Zones I-J		10	15	20
Livestock Feed Security		$60-$220 (with $20 Increments)		
Hail Spot Loss				
Cultivated Forage	**— 1985**	**$ 27**		**$ 45**
including Alfalfa,	**— 1986**	**$ 35**	**$ 40**	**$ 45**
Alfalfa Grass Mixtures, and Sweet Clover.				

Establishment: (Dollars Per Acre)

	Low		High	
	A*	B**	A*	B**
Forage Hay:				
Alfalfa	$15.00	$30.00	$20.00	$40.00
Alfalfa Grass Mixtures	10.00	20.00	15.00	30.00
Grasses (Spring Seeded)	10.00	20.00	15.00	30.00
Grasses (Fall Seeded)	10.00	20.00	15.00	30.00
Sweet Clover	5.00	10.00	7.50	15.00
Forage Seed:				
Timothy (Spring Seeded)	10.00	20.00	15.00	30.00
Timothy (Fall Seeded)	10.00	20.00	15.00	30.00

**A — Seeded with a Companion Crop*
***B — Seeded without a Companion Crop*

Program Changes for the 1985 Program

1. The main program change for 1985 involved the elimination of the two lower coverage levels for all crops. For most crops this resulted in dropping the 50% and 60% coverage levels and retaining the 70% level. For potatoes, sugar beets, and the Unseeded Acreage Program, this meant dropping the 60% and 70% coverage level and retaining the 80% level. Wheat was the only other exception, where due to the increase in coverage resulting from the technology correction factor, coverage was initially set at 67% of the 25 year average yield. In order to recognize the increase in yields resulting from improved technology in other crops which were on a 25 year base, these crops were switched to a 15 year base. Although this base is less stable than the 25 year base, it does enable the Corporation to recognize yield increases achieved through current technology until a technology factor can be established.

   Both the change to the higher coverage level and the increase to recognize recent technology resulted in significant increases in bushel coverage in most crops in most areas.

2. The second major change for 1985 involved the addition of one more dollar value selection. Under the new system, producers have three dollar value selections and one coverage level as opposed to the former two dollar value selections and three coverage selections. The new system results in only one premium rate which simplifies the program and allows farmers to select more freely the dollar coverage best suited to their farming operation. Under the former system, producers tended to selecct the coverage level which appeared to be the "best buy" (lowest premium rate for an acceptable level of coverage), rather than the coverage that they really required. As a result, the majority of insured producers selected the high dollar option at the medium coverage level. This resulted in a favourable rate at this level and in many cases due to low or bias participation at the highest coverage level, premium rates were abnormally high in many areas.

   The system of one coverage level and three dollar selections with one premium rate was introduced to eliminate this bias.

3. Coverage was offered for soybeans on a test basis. Insurance was restricted to two areas of the province based on heat unit accumulation. Insurance was also restricted to producers who had grown soybeans at least one year prior to 1985.

4. Coverage was offered on Pedigreed Timothy Seed on a test basis. Coverage was available in all areas of the province. Coverage was available to first time growers of this crop.

5. Establishment coverage was made available for Timothy crops planted for seed production for Insureds electing Pedigreed Timothy seed coverage.

6. The Livestock Feed Security Program was expanded in 1985 from seven municipalities to 22. This resulted in the number of cows covered increasing from 19,090 to 80,816 and the total coverage and premium increasing from $3,420,260 to $14,679,020 and from $234,613 to $1,075,860 respectively.

Continuing Research

The 1985-90 Timetable for Introduction of New Crops for Insurance was reviewed with the Field and Finance and Administration Divisions as well as the Board of Directors and revised based on information and resources available as well as the demand by producers for insurance for additional crops.

Research continued into methods of adjusting coverage based on the individual producer's ability to grow crops on a given soil. Other studies included a review of premium discount policies.

Research into coverages and premium rate for winter wheat for the crop planted in 1985 and harvested in 1986 was carried out in 1984/85.

Crop Yields and Acreage Survey

The Manitoba Crop Insurance Corporation agents collected information on the 1983 crop year by completing the revised research Questionnaire form with each insured farmer contacted during the 1984 confirmation and sales campaign. Complete information as to field location, acreage, yield, cropping sequence (fallow or stubble) and fertilizer application plus additional information on seeding date, seed quality, seeding method (eg. discer, press drill, zero-till planter, etc.), variety, soil test, weed control, moisture conditions and major stresses involved for each and every crop grown as obtained from 7,464 insured farmers. This data was entered onto computer and used in establishing the 1985 rates and coverages.

Additional (Part II) Hail and Hail Spot Loss Insurance Rates

Basic hail rates were revised on a risk area basis for the 1985 Additional (Part II) Hail Program by incorporating loss experience from 1984. Due to the increasing deficit in this program the load for recovery was increased from .1% to .5% in all risk areas. In addition, a maximum of 4.0% and a minimum of 2.5% was established for all risk areas under this program.

The dollar selections were revised from $15, $30, $45, $60, and $75 per acre in 1984 to $50, $75, and $100 per acre for 1985. Coverage for sugar beets and potatoes remained at two times that of other crops.

1983 experience was incorporated into the basic rates for the 1985 Hail Spot Loss Program.

Other Activities in the Research Division

- — the Director attended the National Managers' Meeting in Ottawa with the General Manager in June 1984.
- — the Director along with the Director of Field and the General Manager attended the Western Regional Meeting in Calgary in June, 1984.
- — the Director travelled to Ottawa in August to discuss program changes for 1985 with the Crop Insurance Division.
- — the director attended the Western Research Directors' Meeting in Toronto in November, 1984.

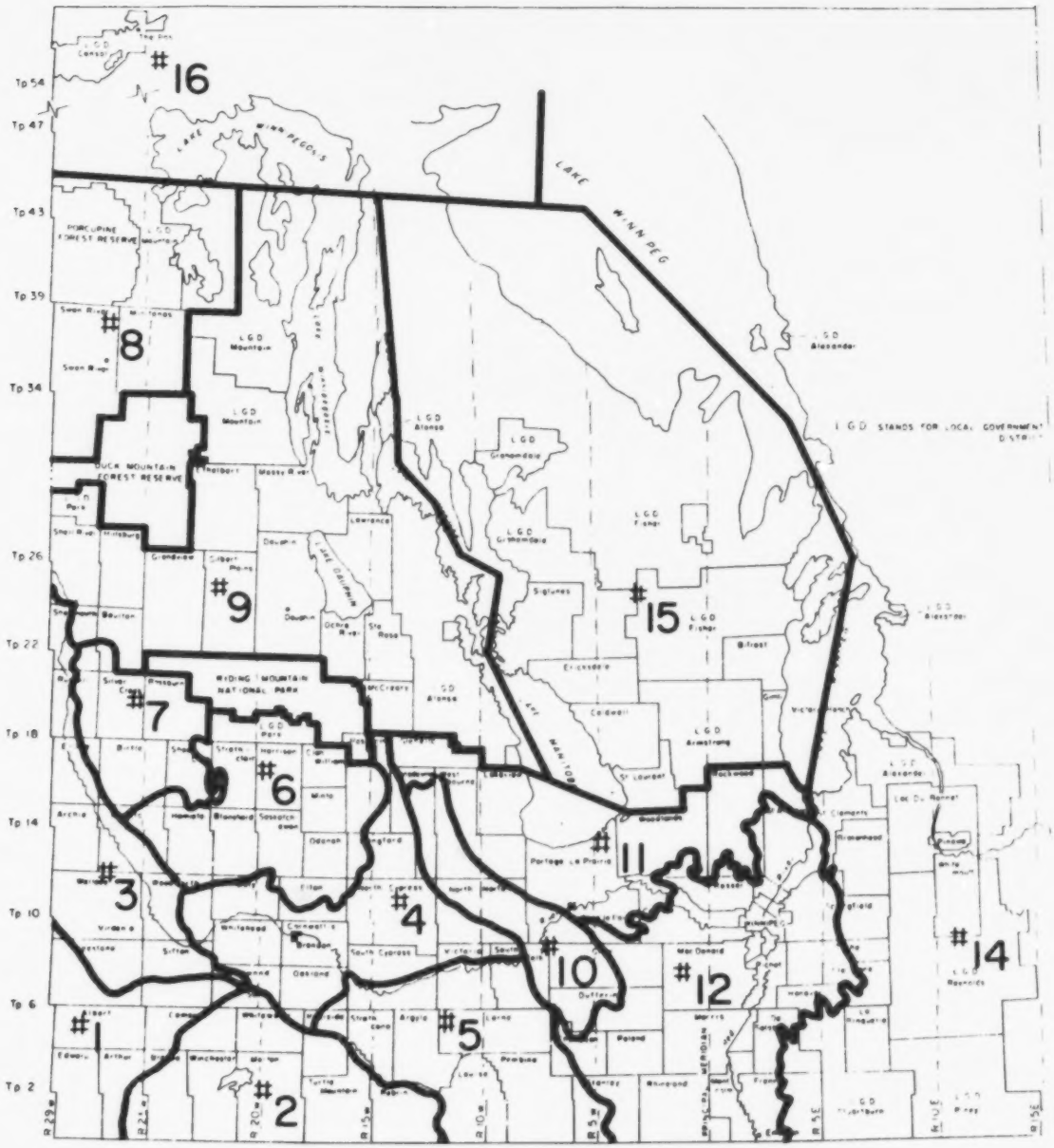
— Presentations

- — at the Crop Insurance Annual Meeting, presentations were given on Research Questionnaires and on the Soil Productivity Rating Program.
- — information on the Sugar Beet Program was presented to the Sugar Beet Producers' Annual Meeting.
- — a lecture entitled "Productivity Indices and Method of Assigning Coverage" was presented to the diploma class, Faculty of Agriculture, University of Manitoba.
- — a member of the Research Division attended the Agricultural Land Draining Conference in Winnipeg.
- — M.A.S.C.C. subcommittee meetings — one or more attended meetings of the following:
  - — Crop Management (member)
  - — Cereal Crops
  - — Oilseeds and Special Crops
  - — Agrometeorology (member)
  - — Soil Science Advisory (member)
  - — Forage (member)
  - — Soil Survey Advisory (member)

  as well as

  Plant Science Lead Committee of M.A.S.C.C. re 1985 Field Crop Recommendations
- — The list of varieties recommended in Manitoba 1960-1985 was updated and circulated to all staff along with the list of varieties covered by Board Order.
- — Plant population trials were continued in 1984 in co-operation with the field division to provide a basis for plant count appraisal methods.

RISK AREAS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PORCUPINE FOREST RESERVE
DUCK MOUNTAIN FOREST RESERVE
RIDING MOUNTAIN NATIONAL PARK
L.G.D. STANDS FOR LOCAL GOVERNMENT DISTRICT
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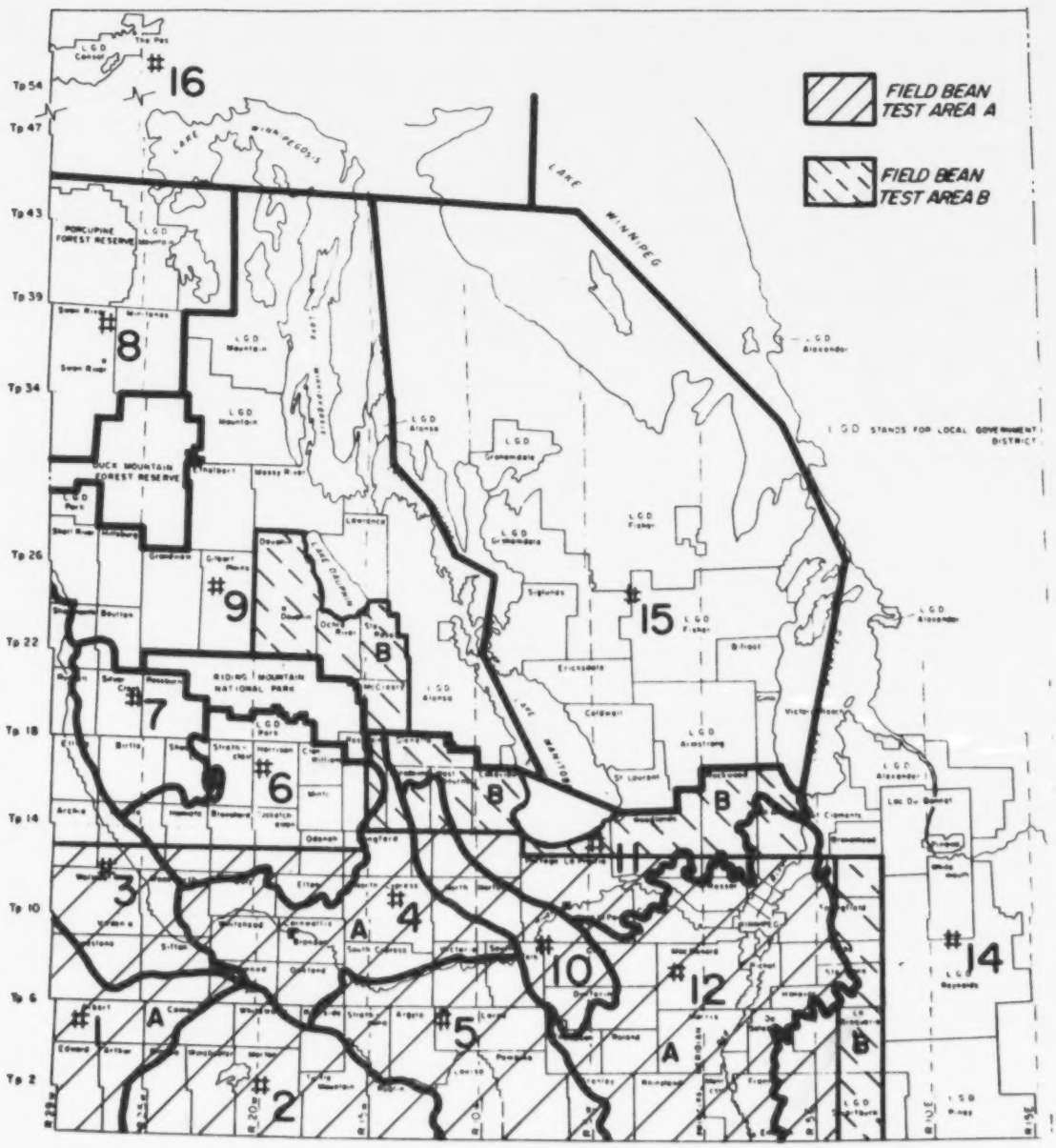
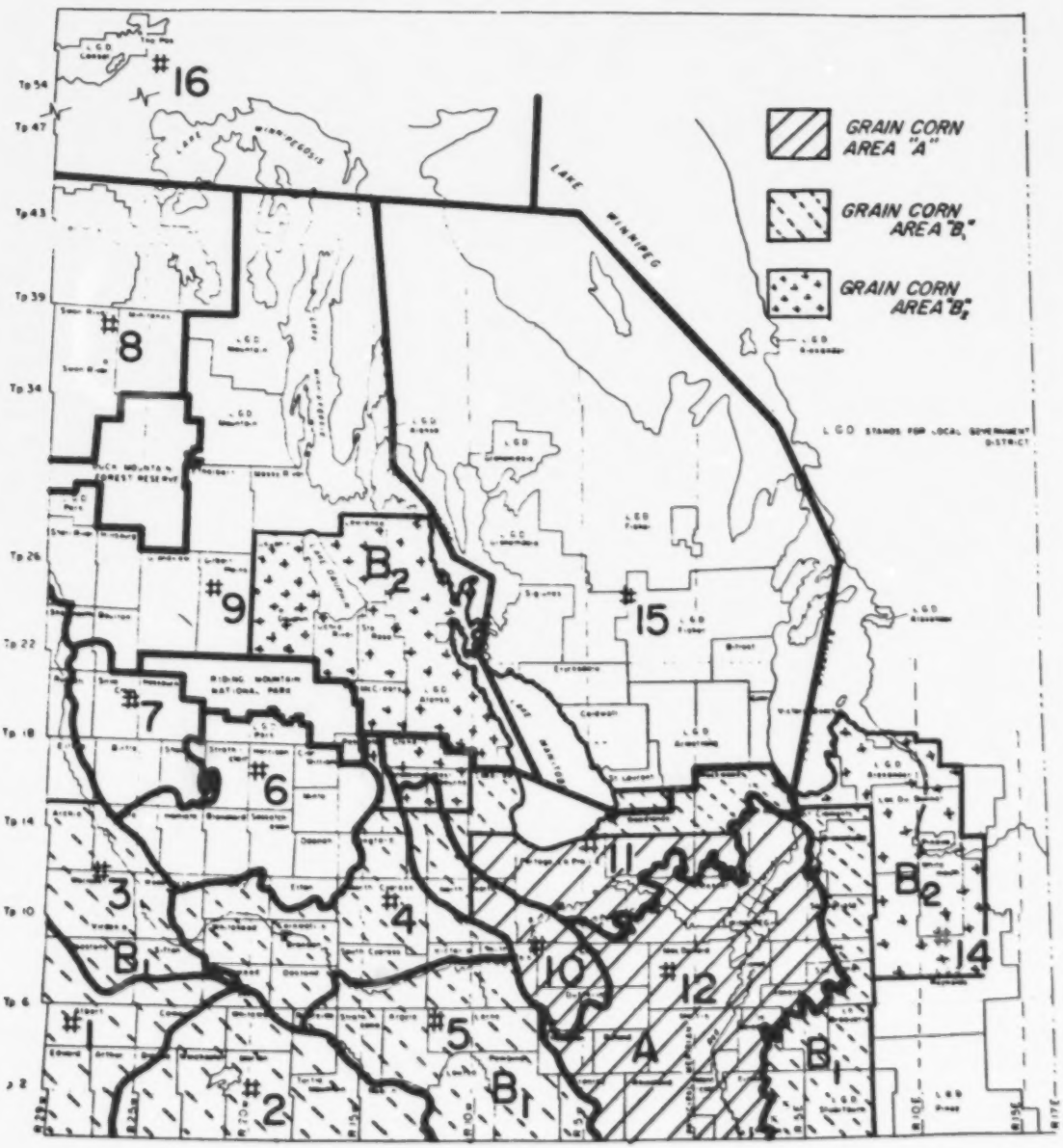
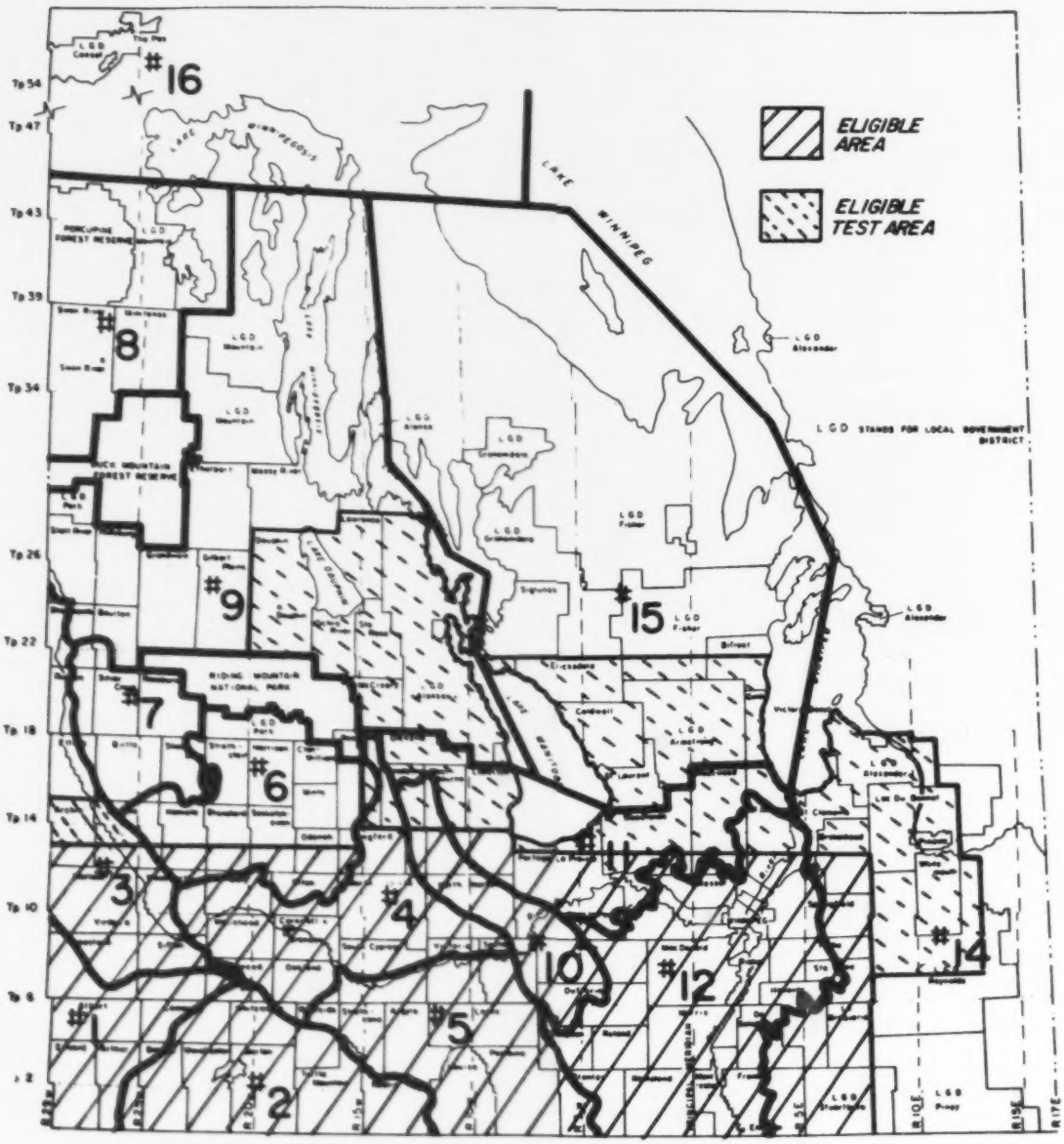
FIELD BEAN INSURANCE AREAS



GRAIN CORN INSURANCE AREAS



SUNFLOWER INSURANCE AREAS



Manitoba

Office of the Provincial Auditor
Report

The Manitoba Crop Insurance Corporation

We have examined the financial statements, being Exhibits A, B, C and Schedules 1 and 2, of The Manitoba Crop Insurance Corporation for the fiscal year ended March 31, 1985. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of The Corporation as at March 31, 1985 and the results of its operations for the year then ended in accordance with the accounting policies stated in note 2 to the financial statements applied, after giving retroactive effect to the change explained in note 6, on a basis consistent with that of the preceding year.

June 10, 1985.,
Winnipeg, Manitoba

F.H. Jackson, C.A.,
Provincial Auditor.

Exhibit A
The Manitoba Crop Insurance Corporation

Balance Sheet

for the year ended March 31, 1985

ASSETS

	1985	1984
GENERAL CROP INSURANCE		
Cash on deposit with the Minister of Finance and in bank	$ 2,319,568	$ 2,437,356
Premiums receivable:		
Due from insured persons	1,015,684	1,156,551
Accrued interest	72,255	70,851
	1,087,939	1,227,402
Amount receivable from Reinsurance Fund of Manitoba (Note 2(C))	1,397,512	—
Accounts receivable — Province of Manitoba	25,000	64
Accounts receivable — other	431	488
Due from Hail Insurance	176,704	117,781
Prepaid expenses	8,107	—
	$ 5,015,261	$ 3,783,091
HAIL INSURANCE		
Cash on deposit with the Minister of Finance and in bank	$ 429,988	$691,968
Premiums receivable:		
Due from insured persons	364,074	331,331
Accrued interest	26,608	29,824
	390,682	361,155
	$ 820,670	$ 1,053,123
	$ 5,835,931	4,836,214

LIABILITIES AND RESERVES

	1985	1984
GENERAL CROP INSURANCE		
Reinsurance premiums payable (Note 2(C)):		
Government of Canada	$ 154,320	$ 336,165
Province of Manitoba	308,640	336,165
	462,960	672,330
Amount payable to Reinsurance Fund of Manitoba (Note 2(C))	—	481,939
Advances from the Province of Manitoba (Note 3)	4,000,000	2,400,000
Indemnities and other accounts payable (Note 4)	489,032	219,588
Premiums collected in advance	63,269	9,234
Reserve for the Payment of Indemnities, Exhibit B	—	—
	$ 5,015,261	$ 3,783,091
HAIL INSURANCE		
Due to General Crop Insurance	$ 176,704	$ 117,781
Loans from the Province of Manitoba (Note 5)	3,660,000	500,000
Reserve for the Payment of Indemnities (Deficit) Exhibit C	(3,016,034)	435,342
	$ 820,670	$ 1,053,123
	$ 5,835,931	$ 4,836,214

Approved by:

F.A. Syfrod Director

D.A. Kattar Director

Exhibit B
The Manitoba Crop Insurance Corporation
General Crop Insurance

Statement of Revenue, Expenditure and Reserve for the Payment of Indemnities

for the year ended March 31, 1985

	1985	1984
Revenue:		
Premiums:		
Insured persons	$15,145,689	$13,329,528
Government of Canada (Note 2(B))	15,291,019	13,106,194
	30,436,708	26,435,722
Filing Fee	3,020	4,127
Administrative expenses recovered from the Province of Manitoba Schedule 1 (Note 2(D))	4,042,598	3,698,522
Interest	205,816	168,383
Total revenue	34,688,142	30,306,754
Expenditure:		
Administrative expenses, Schedule 1 (Note 2(D))	4,042,598	3,698,522
Reinsurance premiums (Note 2(C)):		
Government of Canada	2,293,653	3,931,858
Province of Manitoba	4,587,306	3,931,858
Discounts	2,736	
Indemnities	30,566,560	22,297,580
Bad debts (recovered) (Note 6)	(7,198)	171,025
Total expenditure	41,485,655	34,030,843
Revenue under expenditure	$ 6,797,513	$ 3,724,089
Reserve for the Payment of Indemnities:		
Beginning of year	—	—
Recovered from Reinsurance Fund of Manitoba, (Note 2(C))	6,797,513	3,724,089
End of year, Exhibit A	$ —	$ —

Exhibit C
The Manitoba Crop Insurance Corporation
Hail Insurance

Statement of Revenue, Expenditure and Reserve for the Payment of Indemnities

for the year ended March 31, 1985

	1985	1984
Revenue:		
Premiums charged to insured persons at established rates	$ 4,603,874	$ 3,520,849
Interest	190,038	141,865
	4,793,912	3,662,714
Expenditure:		
Administrative expenses, Schedule 2	517,238	415,462
Indemnities	7,728, 089	3,038,093
Bad debts (recovered) (Note 6)	(39)	61,358
Total expenditure	8,245,288	3,514,913
Revenue over (under) expenditure:	(3,451,376)	147,801
Reserve for the Payment of Indemnities (Deficit):		
Beginning of year	435,342	287,541
End of year, Exhibit A	$(3,016,034)	$ 435,342

Schedule 1
The Manitoba Crop Insurance Corporation
General Crop Insurance

Statement of Administrative Expenses

for the year ended March 31, 1985

	1985	1984
Adjusters' wages and expenses	$ 1,114,123	$ 874,248
Administration and field in-service training	12,460	4,711
Advertising	74,807	28,886
Appeal tribunal	1,331	3,031
Audit fee	19,423	20,219
Data processing and rental charges	153,667	141,339
Directors' remuneration and expenses	22,682	20,875
District offices' rentals and miscellaneous	43,303	31,352
Employee benefits	135,955	109,543
Employee relocation	1,845	13,805
Employer share of pensions (Note 2(E))	64,527	58,515
Furniture and equipment purchases (Note 2(F))	34,904	51,991
Health and Post Secondary Education Tax Levy	42,036	38,941
Legal Fees	12,764	16,930
Miscellaneous	16,703	19,207
Office equipment rentals	10,381	11,158
Postage	30,277	25,118
Printing, stationery and office supplies	95,154	91,625
Salaries	1,957,308	1,982,710
Special studies	776	9,573
Telephone	41,718	38,966
Travel	134,580	90,113
Workers' compensation	21,874	15,666
Total administrative expenses, Exhibit B	$ 4,042,598	$ 3,698,522

Schedule 2
The Manitoba Crop Insurance Corporation
Hail Insurance

Statement of Administrative Expenses

for the year ended March 31, 1985

	1985	1984
Adjusters' wages and expenses	$ 177,507	$ 128,498
Administration and field in-service training	562	147
Advertising	2,866	763
Audit fee	2,158	2,247
Data processing and rental charges	36,280	27,488
Directors' remuneration and expenses	2,534	2,060
District offices' rentals and miscellaneous	4,689	3,094
Employee benefits	15,187	10,810
Employee relocation	206	1,362
Furniture and equipment purchases (Note 2(F))	5,120	4,736
Health and Post Secondary Education Tax Levy	4,696	3,843
Legal Fees	1,206	1,308
Miscellaneous	2,014	1,293
Office equipment rentals	1,159	1,101
Postage	3,382	2,479
Printing, stationery and office supplies	16,411	14,209
Salaries	218,646	195,668
Telephone	4,660	3,845
Travel	15,512	8,965
Workers' compensation	2,443	1,546
Total administrative expenses, Exhibit C	$ 517,238	$ 415,462

The Manitoba Crop Insurance Corporation

Notes to Financial Statements

March 31, 1985

1. **Authority**

The Manitoba Crop Insurance Corporation is incorporated under a specific Statute of the Province of Manitoba, being Chapter C-310 of the Revised Statutes of Manitoba, 1970.

2. **Significant Accounting Policies**

(A) ***Programs***

The Corporation operates general crop and hail insurance programs for Manitoba farmers and accounts for these programs separately.

(B) ***Premiums — General Crop Insurance***

An agreement between the Governments of the Province of Manitoba and Canada provides for the matching, by Canada, of crop insurance premiums collected from insured persons. The Corporation recognizes as revenue all premiums on crop policies earned during the year, including the matching portion collected from Canada. The insurance premium rates are adjusted annually on the basis of a break-even position being maintained over 25 years of crop loss experience.

(C) ***Reinsurance Funds***

In accordance with the terms of a reinsurance agreement between the Governments of Manitoba and Canada and the Corporation, indemnities for general crop insurance in excess of the Corporation's Reserve are recovered from Reinsurance Funds maintained by Manitoba and Canada. The Governments of Manitoba and Canada credit reinsurance premiums received and charge payments made on account of indemnities to the Funds. Interest is neither credited nor charged to the Funds.

The changes in the Reinsurance Funds for the year ended March 31, 1985 exclusive of the amounts payable and receivable as shown on the Balance Sheet, were as follows:

	Reinsurance Funds	
	Manitoba	**Canada for Manitoba**
Balances, March 31, 1984	$ 1,421,105	$ 15,575,489
Add:		
Reinsurance premiums	4,614,831	2,475,498
	6,035,936	18,050,987
Less:		
Payments on account of indemnities	4,918,061	—
Balances, March 31, 1985	$ 1,117,875	$ 18,050,987

(D) ***Administrative Expenses***

The agreement between the Governments of the Province of Manitoba and Canada, referred to in section (B) of this note, also stipulates that all administrative expenses relating to the general crop insurance program will be met by the Province of Manitoba. Certain of these costs are common to both the general crop insurance and hail insurance programs and are allocated on a basis approved by the Corporation's Board of Directors. The Corporation's head office and certain of its field office accommodations are provided by the Province of Manitoba at no charge to the Corporation.

(E) ***Pensions***

In accordance with the provisions of the Manitoba Civil Service Superannuation Act, the Corporation contributes 50% of the pension disbursements made to retired employees. Such payments are charged to operations as incurred and provision is not made in the accounts to fund current or past service obligations to the Superannuation Fund. On the basis of an actuarial report, the unfunded provision for the Corporation employees amounted to $1,252,056 as at December 31, 1984.

(F) ***Fixed Assets***

Furniture and equipment purchases are charged to operations in the year of acquisition.

3. **Advances from the Province of Manitoba.**

When necessary, there is provision for the Corporation to receive interest free temporary working capital advances to be used for the payment of indemnities. These advances will be repaid as and when final payments on premiums are received by the Corporation.

4. ***Indemnities and other accounts payable***

These liabilities consist of the following:

	March 31	
	1985	**1984**
Indemnities payable	$ 215,407	$ 160,328
Indemnity claims received but not assessed as yet	120,995	6,456
Other accounts payable	152,630	52,804
	$ 489,032	$ 219,588

5. **Loans from the Province of Manitoba**

When necessary, there is a provision for the Corporation to receive interest free loans to be used for the payment of indemnities.

6. **Bad Debts (recovered)**

The Corporation has retroactively changed its policy of accounting for bad debts to now include them as a charge to current operations. While this has had no effect on the balance shown for Reserve for the Payment of Indemnities, it has resulted in an increase (decrease) of revenue under expenditure in General Crop Insurance of ($7,198) in 1985 and $171,025 in 1984 and in Hail Insurance of ($39) in 1985 and $61,358 in 1984.

7. **Commitments**

The Corporation is committed to lease payments for office premises and computer equipment for the next three years as follows:

1986 — $76,849
1987 — 48,303
1988 — 9,928

8. **Comparative Figures**

Comparative figures for the year ended March 31, 1984 have been restated, where necessary, to conform with the presentation adopted for the year ended March 31, 1985.

Schedule 3

Summary of All-Risk Insurance Written

for the Year Ended March 31, 1985
By Regional Area

	Red Spring Wheat			Oats		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	127,353.9	296,344.60	8,049,999.09	10,743.1	25,061.30	395,128.13
Area II	329,741.6	689,395.33	22,880,014.08	12,156.8	22,694.34	549,629.37
Area III	434,385.3	696,590.75	31,671,436.44	38,088.7	72,959.25	1,680,257.56
Area IV	594,068.5	912,436.51	40,134,327.75	48,787.6	84,160.70	2,046,588.23
Area V	410,308.0	807,206.05	29,218,842.77	38,477.4	78,024.19	1,603,210.50
Total by Crop	1,895,857.3	3,401,973.24	131,954,260.13	148,253.6	282,899.78	6,274,813.79

	Barley			Flax		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	56,149.6	155,813.03	3,072,252.25	26,540.8	94,346.34	1,260,405.46
Area II	117,958.0	278,366.21	7,962,096.07	150,223.7	457,511.24	7,977,775.38
Area III	262,574.5	412,345.36	18,085,059.43	182,397.0	391,891.04	10,255,965.33
Area IV	283,554.6	438,177.30	19,214,717.31	127,205.5	276,342.49	6,559,905.84
Area V	172,942.0	343,426.07	10,999,664.51	37,911.0	113,733.30	1,987,323.97
Total by Crop	893,178.7	1,628,132.97	59,333,789.57	524,278.0	1,333,824.41	28,041,375.98

	Sugar Beets			Fall Rye		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	40.0	485.20	7,844.40	460.0	1,164.87	20,324.05
Area II	16,751.3	95,291.27	5,040,655.57	4,631.0	11,681.75	241,743.84
Area III	2,160.0	11,305.13	714,804.06	19,768.0	43,189.26	1,072,214.71
Area IV				20,698.6	47,014.17	1,021,832.08
Area V				13,729.7	33,459.89	749,239.61
Total by Crop	18,951.3	107,081.60	5,763,304.03	59,287.3	136,509.94	3,105,354.29

	Rapeseed			Mustard		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	35,493.4	154,279.05	2,047,651.72	955.0	4,171.17	48,951.94
Area II	98,128.4	441,378.09	6,857,844.14	1,157.0	6,298.27	60,300.02
Area III	185,201.9	553,411.51	13,607,166.08	3,210.8	11,745.50	181,137.20
Area IV	198,508.8	572,576.67	13,828,567.68	7,144.9	26,793.97	351,120.88
Area V	165,367.4	654,706.29	10,484,564.29	6,783.7	27,745.02	354,337.55
Total by Crop	682,699.9	2,376,351.61	46,825,793.91	19,251.4	76,753.93	995,847.59

Schedule 3
(continued)

Summary of All-Risk Insurance Written

for the Year Ended March 31, 1985
By Regional Area

	Sunflower			Buckwheat		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	5,256.0	12,154.27	373,089.64	597.8	2,595.84	16,386.96
Area II	28,460.6	75,064.89	2,118,696.90	3,075.7	14,232.85	109,194.18
Area III	32,668.0	81,732.59	2,408,398.71	5,977.8	25,210.87	203,659.54
Area IV	36,974.7	97,037.01	2,683,617.80	1,152.0	4,316.52	40,543.57
Area V	358.0	1,049.89	29,772.58	8,940.5	37,578.91	299,376.62
Total by Crop	103,717.3	268,038.65	7,613,575.63	19,743.8	83,934.99	669,160.87

	Field Peas			Unseeded Acre		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	3,335.0	11,758.14	233,882.41	33,581.0	18,250.56	818,686.00
Area II	38,569.2	134,431.48	3,176,280.31	115,750.7	21,678.21	2,718,991.50
Area III	14,236.5	46,608.81	1,176,073.16	4,405.4	1,443.09	107,792.00
Area IV	739.3	2,655.21	65,009.54	1,268.2	1,243.00	31,075.00
Area V	1,724.0	6,403.41	148,389.60	9,674.2	5,959.46	239,714.00
Total by Crop	58,604.0	201,857.05	4,799,635.02	164,679.5	48,574.32	3,916,258.50

	Grain Corn			Durum Wheat		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	4,237.1	27,758.95	467,512.76	203.0	309.63	15,585.46
Area II	56,755.7	379,109.50	7,207,011.63	15,754.0	33,438.29	1,113,555.70
Area III	30,919.7	194,495.60	3,476,679.30	25,762.0	39,270.38	1,958,181.51
Area IV	5,419.4	36,162.38	528,142.83	82,971.0	141,096.77	5,430,980.14
Area V	160.0	1,111.84	16,590.00	5,984.0	11,394.32	433,657.16
Total by Crop	97,491.9	638,638.27	11,695,936.52	130,674.0	225,509.39	8,951,959.97

	Silage Corn			Mixed Grain		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	1,192.0	3,108.77	98,640.00	6,246.0	17,281.26	289,886.11
Area II	3,005.0	10,456.20	262,132.20	4,146.3	6,558.63	214,840.31
Area III	1,450.0	4,314.99	130,091.40	4,672.0	8,218.32	228,670.21
Area IV	516.0	1,709.65	43,074.00	5,186.0	9,712.75	245,742.91
Area V	743.0	2,578.27	71,359.20	4,865.0	12,137.63	226,449.70
Total by Crop	6,906.0	22,167.88	605,296.80	25,115.3	53,908.59	1,205,589.24

Schedule 3
(continued)

Summary of All-Risk Insurance Written

for the Year Ended March 31, 1985
By Regional Area

	Potato			Forage		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	679.5	6,119.06	250,190.85	4,681.2	9,806.67	170,366.20
Area II	6,508.5	55,295.06	2,323,273.53	4,733.1	9,582.66	201,702.81
Area III	17,606.0	144,577.25	6,904,086.77	6,106.6	12,835.52	198,139.71
Area IV	270.0	2,500.88	110,413.80	11,464.3	30,134.10	380,738.00
Area V				22,743.9	54,083.09	867,088.83
Total by Crop	25,064.0	208,492.25	9,587,964.95	49,729.1	116,442.04	1,818,035.55

	Utility Wheat			Lentils		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	14,615.3	39,383.54	1,017,477.74	43.0	213.65	2,451.00
Area II	85,271.0	200,559.53	6,603,215.73	1,940.0	9,893.51	156,478.80
Area III	92,151.7	175,521.06	7,761,564.15	1,447.0	6,270.90	112,830.30
Area IV	32,598.0	55,317.73	2,451,058.01	515.0	2,771.07	41,947.50
Area V	18,155.0	41,132.54	1,391,770.14	1,281.0	7,466.77	112,601.10
Total by Crop	242,791.0	511,914.40	12,225,085.77	5,226.0	26,615.90	426,308.70

	Fababean			Canary Seed		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	1,906.0	11,275.92	145,610.03	3,815.0	6,401.39	173,870.18
Area II	1,247.0	6,827.87	103,134.84	7,670.0	12,680.36	376,278.43
Area III	941.0	5,776.19	82,706.20	1,634.9	2,389.42	66,318.98
Area IV	113.0	539.24	9,647.82	514.0	744.55	19,399.16
Area V	986.0	5,229.74	79,463.79	1,884.0	3,003.84	66,823.90
Total by Crop	5,193.0	29,648.96	420,562.68	15,517.9	25,219.56	702,690.65

	Field Bean			Triticale		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	35.0	187.31	3,171.30	53.0	159.20	3,603.60
Area II	7,082.0	38,340.31	812,277.84	150.0	237.01	9,051.00
Area III	1,897.4	9,894.31	223,747.02	247.0	455.60	21,966.84
Area IV				283.0	444.66	18,467.96
Area V						
Total by Crop	9,014.4	48,421.93	1,039,196.16	733.0	1,296.47	53,089.40

Schedule 3
(continued)

Summary of All-Risk Insurance Written

for the Year Ended March 31, 1985
By Regional Area

	Acres	All Crops Premium	Coverge
Area I	338,211.7	898,434.72	18,982,967.28
Area II	1,110,866.6	3,012,002.86	79,076,174.18
Area III	1,369,909.2	2,952,452.70	102,328,946.61
Area IV	1,459,952.4	2,743,887.33	95,256,917.81
Area V	923,017.8	2,247,430.52	59,380,239.82
Total by Crop	5,201,957.7	11,854,208.13	355,025,245.70

Schedule 3A

Summary of Hail Spot Loss Insurance Written

for the Year Ended March 31, 1985
By Regional Area

	Red Spring Wheat			Oats		
	Acres	Premium	Coverge	Acres	Premium	Coverage
Area I	113,421.9	46,108.90	7,222,972.07	8,958.8	2,002.03	333,712.88
Area II	308,821.6	155,540.56	21,400,579.53	11,191.8	4,048.97	505,029.37
Area II	386,886.6	318,414.35	28,455,282.84	30,384.2	15,104.30	1,371,667.77
Area IV	420,013.9	339,314.73	28,545,849.34	33,152.4	16,431.04	1,425,429.47
Area V	363,624.2	236,561.80	25,852,516.37	33,459.2	13,057.22	1,390,840.46
Total by Crop	1,592,768.2	1,095,940.34	111,477,200.15	117,146.4	50,643.56	5,026,679.95

	Barley			Flax		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	48,411.6	17,223.65	2,703,287.81	24,483.8	7,413.96	1,174,863.43
Area II	109,420.0	54,266.09	7,411,987.03	141,586.8	54,866.72	7,499,886.75
Area III	233,810.8	185,597.88	16,263,229.49	173,174.0	110,145.15	9,777,843.28
Area IV	211,095.4	169,695.09	14,312,596.89	96,449.2	57,648.83	5,012,352.60
Area V	157,685.6	90,964.23	9,964,616.67	35,260.0	14,882.64	1,843,358.89
Total by Crop	760,423.4	517,746.94	50,655,717.89	470,953.8	244,957.30	25,308,304.95

	Sugar Beets			Fall Rye		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	40.0	41.20	7,844.40	195.0	73.25	10,752.95
Area II	13,957.3	21,867.53	4,175,910.15	4,604.0	2,304.89	240,582.03
Area III	2,007.0	3,486.37	664,509.90	17,916.0	11,219.49	981,330.14
Area IV				14,018.0	9,040.14	705,204.54
Area V				12,597.9	5,524.13	693,483.00
Total by Crop	16,004.3	25,395.10	4,848,264.45	48,330.9	28,161.90	2,631,352.66

	Rapeseed			Mustard		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	33,109.5	17,435.09	1,934,740.91	955.0	509.01	48,951.94
Area II	94,279.5	71,692.06	6,581,986.64	1,157.0	631.09	60,300.02
Area III	167,519.9	199,325.95	12,427,853.80	2,591.9	2,589.11	146,898.94
Area IV	150,741.9	186,573.05	10,578,931.76	6,284.9	6,018.28	309,160.13
Area V	156,286.4	132,330.05	9,841,115.17	6,089.7	4,500.41	312,532.75
Total by Crop	601,937.2	607,356.20	41,364,628.28	17,078.4	14,247.90	877,843.78

Schedule 3A
(continued)

Summary of Hail Spot Loss Insurance Written

for the Year Ended March 31, 1985
By Regional Area

	Sunflower			Buckwheat		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	5,211.0	2,371.26	369,249.79	415.0	132.28	9,485.88
Area II	27,669.6	15,102.90	2,062,941.22	2,864.7	2,529.43	103,233.59
Area II	31,916.0	24,877.23	2,357,871.16	5,133.8	4,637.22	174,990.97
Area IV	27,671.9	23,605.17	2,033,658.59	942.0	875.55	34,400.17
Area V	358.0	269.36	29,772.58	8,911.5	6,459.56	298,429.19
Total by Crop	92,826.5	66,225.92	6,853,493.34	18,267.0	14,634.04	620,539.80

	Field Peas			Grain Corn		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	3,170.0	2,701.16	223,558.31	4,074.1	2,870.07	450,112.51
Area II	36,792.2	42,573.11	3,030,706.22	54,658.7	60,032.01	6,937,049.23
Area III	13,836.5	21,210.57	1,142,098.66	30,879.7	35,793.35	3,472,819.30
Area IV	729.3	1,486.93	64,045.64	3,008.7	3,371.52	294,721.40
Area V	1,724.0	2,016.47	148,389.60	160.0	169.80	16,590.00
Total by Crop	56,252.0	69,988.24	4,608,798.43	92,781.2	102,236.75	11,171,292.44

	Durum Wheat			Silage Corn		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	203.0	107.27	15,585.46	1,192.0	674.88	98,640.00
Area II	15,149.0	7,687.94	1,070,368.30	2,873.0	2,171.47	251,677.80
Area III	24,055.0	22,246.11	1,838,500.60	1,420.0	1,477.29	127,499.40
Area IV	62,297.0	49,166.23	4,169,876,76	516.0	460.65	43,074.00
Area V	5,387.0	3,983.86	388,996.61	743.0	617.85	71,359.20
Toal by Crop	107,091.0	83,191.41	7,483,327.73	6,744.0	5,402.14	592,250.40

	Mixed Grain			Potatoes		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	5,778.0	1,629.26	268,355.01	533.0	1,060.67	201,660.55
Area II	4,098.3	1,860.57	212,016.31	3,506.5	7,469.24	1,186,436.57
Area III	4,287.0	2,243.21	210,734.15	11,803.0	35,445.48	4,562,213.32
Area IV	3,600.0	1,953.05	170,222.11			
Area V	4,265.0	1,737.68	195,467.00			
Total by Crop	22,028.3	9,423.77	1,056,794.58	15,842.5	43,975.39	5,950,310.44

Schedule 3A
(continued)

Summary of Hail Spot Loss Insurance Written

for the Year Ended March 31, 1985
By Regional Area

	Acres	Forage Premium	Coverage	Acres	Utility Wheat Premium	Coverage
Area I	2,095.0	507.97	106,829.66	13,703.3	5,982.12	955,346.76
Area II	2,886.5	875.72	166,913.31	80,134.0	45,805.29	6,187,804.35
Area III	2,975.0	977.47	125,665.88	84,836.7	79,607.76	7,178,341.68
Area IV	6,422.5	2,133.22	246,091.03	23,282.0	20,801.11	1,773,831.00
Area V	15,951.3	4,748.47	683,457.32	16,886.0	10,344.91	1,295,436.42
Total by Crop	30,330.3	9,242.85	1,328,957.20	218,842.0	162,541.19	17,390,760.21

	Acres	Lentils Premium	Coverage	Acres	Fababeans Premium	Coverage
Area I	43.0	18.49	2,451.00	1,726.0	1,174.61	131,104.23
Area II	1,940.0	1,477.90	156,478.80	1,247.0	1,141.48	103,134.84
Area III	1,398.0	1,246.40	109,643.10	691.0	762.43	60,823.60
Area IV	515.0	692.70	41,947.50	113.0	151.81	9,647.82
Area V	1,171.0	1,500.72	102,635.10	986.0	1,016.83	79,463.79
Total by Crop	5,067.0	4,936.21	413,155.50	4,763.0	4,247.16	384,174.28

	Acres	Canary Seed Premium	Coverage	Acres	Field Bean Premium	Coverage
Area I	3,675.0	997.63	168,315.18	35.0	33.35	3,171.30
Area II	7,497.0	2,549.79	367,524.63	7,082.0	8,558.16	812,277.84
Area III	1,634.9	560.11	66,318.98	1,897.4	2,511.09	223,747.02
Area IV	514.0	188.42	19,399.16			
Area V	1,739.0	486.49	60,374.60			
Total by Crop	15,059.9	4,782.44	681,932.55	9,014.4	11,102.60	1,039,196.16

	Acres	Triticale Premium	Coverage	Acres	All Crops Premium	Coverage
Area I	30.0	14.40	2,058.00	271,459.0	111,082.51	16,443,050.03
Area II	150.0	63.00	9,051.00	933,566.5	565,115.92	70,533,875.53
Area III	247.0	262.64	21,966.84	1,231,301.3	1,079,740.96	91,761,850.82
Area IV	283.0	203.93	18,467.96	1,061,650.1	889,811.45	69,808,907.87
Area V				823,284.8	531,172.48	53,268,834.72
Total by Crop	710.0	543.97	51,543.80	4,321,261.7	3,176,923.32	301,816,518.97

Schedule 4

Number of Farmers Insured and Number of Crops Insured

for the Year Ended March 31, 1985

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beet	Fall Rye	Rape-Seed	Mus-tard	Sun-Flower	Buck-Wheat	Field Peas	Unsd Acrs	Grain Corn	Drm Wht	Silage Corn	Mxd Grn	Pota-toes	For-age	Util Wheat	Len-tils	Faba-beans	Cnry Seed	Fld Bns	Triti-cale	Total
Albert	134	108	32	67	32		30	22	12	14	3			2	44	2	3		8	8						387
Alexander	16	11	2	6	6		1	7				2	5										1			41
Alonsa	37	12	17	5	5		2	4		1			4				4		15	3						72
Archie	69	60	31	30	3		4	8							5		4		4							149
Argyle	172	143	54	124	61		19	34	2	14	3			2	9	1	7			9						482
Armstrong	31	19	9	10	6			9			2		15				5		1	4		1	1			82
Arthur	130	97	32	33	50		20	32		18	1		3	6	33		3		6	6						340
Assiniboia	6	5	2	4	4			3					1							1			1			21
Bifrost	86	55	15	49	28		1	37				4	29	1			7			18		12	8		1	265
Birtle	156	141	32	106	18		7	79	10						4		4		2	9						412
Blanshard	110	95	3	91	29			70	1						6		1			14						310
Boulton	73	62	26	52				33							3		3		6	1						186
Brenda	199	170	27	107	74		6	40	5	26				3	55		5		3	16						537
Brokenhead	143	111	29	59	44			24		10	3	22	10	8		2	4		5	11		2	2			346
Cameron	88	71	23	58	33		6	46		3	1				9		1		3	5						259
Cartier	110	95	6	58	63			42		4	2	6	26						1	38			8			349
Charleswood	8	8		4	5	1		2		1			1							3						25
Clanwilliam	86	43	21	65	16		4	45	1			1					1		1	4						202
Coldwell	19	12	7	10	1			1					3				6		1							41
Consol	41	24	5	27	3			36					2							1			5			103
Cornwallis	61	30	21	47	12		8	29		1					9		3		3	8						171
Daly	96	91	18	60	32		6	35	1						13		1		1	20	2					280
Dauphin	273	194	72	103	59		27	153	5	1	49	6	4		2	1	7		41	34	2	4				764
Desalaberry	87	60	10	43	43	4	2	16		6	1	10			2	2	2	1	5	16	1		7			231
Dufferin	273	133	31	97	119	5	24	99	3	42	18	42	17	89	8	15	11	8	2	94			2	17		876
East Kildonan																										
East St. Paul	3	3			1							2														6
Edward	128	108	40	32	30		20	33		20				4	42		3		7	5						344
Ellice	50	45	14	29	8		3	24							2		3		2	2	1		1			134
Elton	156	123	25	126	77		6	63	2	5		1		2	41		1		5	22						499
Eriksdale	10	5	3	3				1					3				4									19
Ethelbert	63	51	29	15	5		2	15	2		38		1						4	4			1			167

Schedule 4
(continued)

Number of Farmers Insured and Number of Crops Insured

for the Year Ended March 31, 1985

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beet	Fall Rye	Rape-Seed	Mus-tard	Sun-Flower	Buck-Wheat	Field Peas	Unsd Acrs	Grain Corn	Drm Wht	Silage Corn	Mxd Grn	Pota-toes	For-age	Util Wheat	Len-tils	Faba-beans	Cnry Seed	Fld Bns	Triti-cale	Total
Fisher	149	81	42	62	34			68			2	1	64	1			6		10	19	1		3			394
Fort Garry	3	3		2						1																6
Franklin	119	87	16	50	51	3	3	27	2	3		16	10	13	20	6	8		5	17		10	11			358
Gilbert Plains	102	95	23	43	11		8	68			13		1				8		4	5		1	1			281
Gimli	14	8	3	1	6			3					3				3		1							28
Glenella	76	61	30	37	11		1	20		7	3	2	2	4	2		2		1	10		3	1			197
Glenwood	108	76	30	85	40		7	54	5	10		3	1	3	23		1	1	6	14	1					360
Grahamdale	40	23	15	19	4			7					6							4						78
Grandview	229	204	48	135	26		13	141	3		5						15		19	12	1	6	1			629
Grey	142	83	18	63	85		5	45		15	8	25	20	14	10	10	8		3	66			9			487
Hamiota	161	141	9	120	26		2	89	2						9		1			16			1			416
Hanover	63	23	3	31	1	26		13		4		2	2	1		2	2		2	8						120
Harrison	59	48	2	46	12			18	3						3					10						142
Hillsburg	70	56	21	39			10	21	4								4		6	1						162
La Broquerie	11	2	1	5			1	1		2				7	1	4			1							25
Lac Du Bonnet	40	27	7	8	10			11				5	3				1			5						77
Lakeview	46	28	5	18	16			21			4		1						3	9						105
Langford	115	89	25	75	39		11	48		10		1		3	14		1		2	28				1		347
Lansdowne	79	45	25	37	28		4	33		5	5	1		3			4		1	9						200
Lawrence	37	16	8	14	5		1	16			2				1		1		7	1						72
Lorne	321	249	31	212	190		37	102	2	2	10	2		1	19	3	2	1	2	84			2			951
Louise	274	199	39	206	203		13	153	2	21		18		7	50	8	1		4	89	1			1		1,015
Macdonald	323	276	15	149	185	1		101		23		6	47	2	24		3		14	61	2		3			912
McCreary	62	46	30	32	22		1	15					7				9		12	1						175
Miniota	113	103	39	64	10		16	31						1	4	1	7		6	6						288
Minitonas	240	196	48	147	50		28	94			3	3	4						1	24		1	2			601
Minto	150	118	33	120	49		5	71	8			1			8		1		1	20	1		1			437
Montcalm	158	116	5	72	84	34		46	1	4	1	62	12	7	13					36	13	1				507
Morris	251	179	10	81	149		1	115	1	5		45	37	4	16		1		2	49	2	3	13		1	714
Morton	173	160	30	104	94		1	91	3	3	1	2		1	28		1		7	18						544
Mossey River	92	61	20	40	15		1	48			12								14	4			4			219
Mountain South	36	31	15	14	6			18			15		1						1							101

Schedule 4
(continued)

Number of Farmers Insured and Number of Crops Insured

for the Year Ended March 31, 1985

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beet	Fall Rye	Rape-Seed	Mus-tard	Sun-Flower	Buck-Wheat	Field Peas	Unsd Acrs	Grain Corn	Drm Wht	Silage Corn	Mxd Grn	Pota-toes	For-age	Util Wheat	Len-tils	Faba-beans	Cnry Seed	Fld Bns	Triti-cale	Total
Mountain North	81	59	8	50	8		8	39					13				2			16						203
North Cypress	156	112	31	89	47		12	90	1	16	1	43		7	12	2	1	32	3	27				1		527
North Kildonan																										
North Norfolk	169	106	29	74	55		16	80	1	63	22	10		45	1	3	8	4	8	27						552
Oakland	118	93	31	74	39			31	8	15	6	1		1	10		2		2	18		1	2			334
Ochre River	37	25	9	15	9		3	11			1		1			1	2		9	6		1				93
Odanah	109	89	7	87	45		4	57	5					1	10					22			1			328
Old Kildonan	1	1			1			1															1			4
Park South	88	75	20	41	2		2	26			1				1		1		3	10						182
Park North	23	15	5	12			2	11											3							48
Pembina	263	229	25	177	180		18	145	3	13	2	8		1	58	4	5		4	84		3			3	962
Pinawa																										
Piney	16	4	4	9	5			7					3		1		1		1	3						38
Pipestone	211	162	47	73	61		22	55	7	12	2			7	47	1	2		6	23						527
Portage la Prairie	399	255	57	179	201	21	19	192	4	19	11	77	1	43	5	1	9	8	16	109	13	2	14	8		1,264
Reynolds	7	2	2	2	1							1					2		1	2						13
Rhineland	424	254	14	142	190	183	1	139	6	11	5	164	15	45	16	4	5	1	2	85	5	2	5	4		1,298
Ritchot	64	55	3	17	16	1		4		6		1	16			1	1	1	2	7						131
Riverside	116	95	31	78	65		5	48		3		1			6		1		2	23						358
Roblin	177	152	44	106	124		3	82		7		2		5	8		2		2	19		1				557
Rockwood	133	111	26	67	27			27	4			2		1	2		18	1	6	27		1	4			324
Roland	132	86	2	43	77	1	3	45		17	1	66	1	14	2	3			1	77				6		445
Rosedale	141	117	46	91	28		11	54	3	2	3		1		5		6			10						377
Rossburn	128	113	30	71	9		4	38	1						3				4	4						277
Rosser	75	63	7	49	27			15		7		1		2	1		1			15		4	4			196
Russell	122	102	29	78	10		7	71	9						8				2	3						319
St. Andrews	117	93	18	58	35		3	37	2	2	1	3	1				1	1		18		1			1	275
Ste. Anne	9	5		6		1							1	1			1									15
St. Boniface	1												1							1						2
St. Clements	75	49	14	22	24		2	14			1	7	4	3	1		2	1	4	5		1	2			156
St. Francis Xavier	35	27	6	29	20			6		2										7			5			102
St. James																										

Schedule 4
(continued)

Number of Farmers Insured and Number of Crops Insured

for the Year Ended March 31, 1985

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beet	Fall Rye	Rape-Seed	Mus-tard	Sun-Flower	Buck-Wheat	Field Peas	Unsd Acrs	Grain Corn	Drm Wht	Silage Corn	Mxd Grn	Pota-toes	For-age	Util Wheat	Len-tils	Faba-beans	Cnry Seed	Fld Bns	Triti-cale	Total
St. Laurent	4	3	1										1				1									6
Ste. Rose	42	27	10	24	13			27			1		2	1	4	1	3		9	2						124
St. Vital	1			1																						1
Saskatchewan	83	74	9	65	35			42	1			1			7		1			15						250
Shellmouth	105	91	33	52	2		8	24	6		1				4		1		12	2						236
Shell River	178	143	49	100	12		9	85	8			2			5		5		16	3	3					440
Shoal Lake	106	95	20	71	10		1	60	5						6		1		2	13						284
Sifton	35	20	16	14	12		6	10		3					3		3		3	1						91
Siglunes	14	9	6	5				3	1				3				5									32
Silver Creek	116	108	32	69	10		1	56	7						4				1	6	1		1			296
South Cypress	71	62	15	38	27		2	12	3	13	2			10	5		2	3	2	5						201
South Norfolk	191	123	39	59	107		20	43	3	3	3	11		7	2	1	12		3	118						554
Springfield	91	63	12	30	31			12	4	4	1	1	9			2	2		3	13			1	2		190
Stanley	194	113	22	102	93	12	1	60		37	20	27		32	19	11	7	3		87	1	1		13		661
Strathclair	145	120	11	101	32		4	79	1			2			3				2	16	1					372
Strathcona	130	117	48	79	47		8	14		11					3		6		2	6						341
Stuartburn	10	3	7	1	1		1				2									2						17
Swan River	456	394	73	253	112		51	249	17		5	11			10	1	7			31		2	1			1,217
Tache	97	79	10	33	33			12		2		2	14				5		1	10	1	1				203
Thompson	121	104	21	63	72		3	45		23	2	10		9	6	2	4			39		1		3		407
Transcona																										
Turtle Mountain	168	143	42	101	97		3	70		5					5	1	6		4	14		1			1	493
Tuxedo																										
Victoria	121	101	29	75	81		10	18		16	1	3		5	7	1	1	2	1	36						387
Wallace	231	186	102	119	39		7	49	1	2	1				15	1	11		8	13			2		2	558
Westbourne	143	90	28	63	38		4	82		8	9	13	4	12	2	2	6	3	2	29	1	2	1			399
West Kildonan																										
West St. Paul	9	8	1	6	1			1																		17
Whitehead	114	93	32	98	41		7	56	1	1				2	24				5	24						384
Whitemouth	18	10	5	8	2		1	7			1			2		1	1		1	1						40
Whitewater	131	110	14	85	64			82	3	1		1			23		1		1	22	1		1			409
Winchester	196	175	35	97	67		2	80		23	1	1		1	67	3	6		4	19	1					582
Woodlands	62	34	11	44	14	1	1	12		4	2		1	3		1	2		3	10		4	1			148
Woodworth	191	170	67	126	49		8	60	3	2	1	1		1	29	2	6		17	13						555
All Municipalities	13,773	10,532	2,627	7,372	4,777	294	670	5,306	198	634	315	764	437	450	982	107	361	71	444	2,180	56	73	135	56	9	38,850